

Tennessee Economic Council on Women

Southeast Development District Advisory Council Report

Oct. 17, 2005

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Introduction

The following report is the result of a study conducted by the Southeast Development District Advisory Council (SEDDAC) to the Tennessee Economic Council on Women (TECW). The report is the product of a four-month inquiry to identify the societal, educational, political and general policy matters that may affect the economic health and well-being of women in the district.

Presented on October 17, 2005 by the Southeast Development District Advisory Council:

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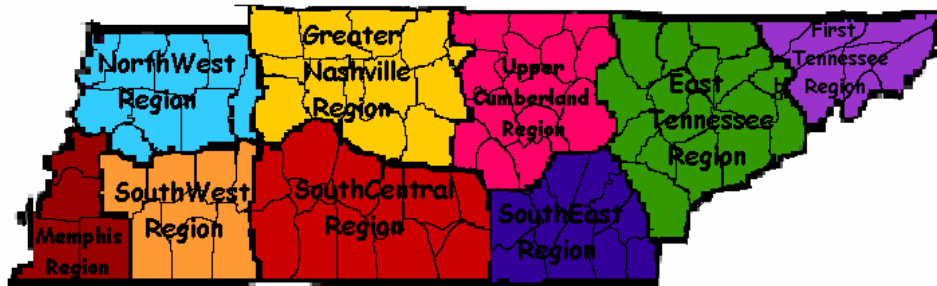
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Background

Tennessee Economic Council on Women

The One Hundredth General Assembly created the TECW (TCA 4-5-101, *et. seq.*), an agency composed of administrative staff and twenty-one members appointed by the Governor and Speakers of the House and Senate. The mission of the TECW is to advocate for, and address, the economic needs and concerns of Tennessee's women. These matters include, but are not limited to, employment policies and practices, educational needs and opportunities, child care, property rights, healthcare, domestic relations, the impacts of federal and state law and the inclusion of women on state boards and commissions.

In order to accomplish its mission, the Council conducts research, holds hearings, educates the public and develops and recommends policy to correct economic disparities for women. An integral part of the TECW are its development district advisory councils whose mission is to be the "eyes and ears" of the TECW, at the local level. The concept of the advisory councils is based in the understanding that women's economic needs and challenges vary with geographic location; and that it is important to learn of the needs directly from those affected; and finally that lasting solutions can come only when those affected are partners in design of the solutions. The specific activities of the advisory councils are to listen, to study, to inform and to help remediate – in a manner not inconsistent with the legislation, bylaws and policies and procedures of the TECW.



Southeast Development District Advisory Council

In January 2005, through a partnership between the TECW, the Chattanooga Area Chamber of Commerce and the Southeast Women's Business Center, the SEDDAC to the TECW was established. Its initial membership became a steering committee that eventually, in partnership with other individuals and organizations, held hearings across the ten counties of the district, using the title "*You've Come a Long Way, Baby – Or Have You?-What's Holding you Back?*" (See Appendices A, B, C and D). Results of those hearings became the basis for this report.

Data Collection

The SEDDAC scheduled a series of informal “listening tours,” or open community meetings, in order to determine the key issues local residents throughout the development district see as impediments to the economic advancement of women. The invitations to each session were sent in a letter and/or e-mail, which identified the sponsoring entities and broadly outlined the purpose of the meetings. No specific topics for discussion were included in the letters, although the letter stressed economic impairment of women.

After deciding on the focus of the tour, the Council discussed from whom input should be sought. It was debated whether it would be more instructive in determining what is holding women back economically to hear from those who are currently struggling or from professionals who might be working with them. The decision was made that the invitees would include all those in a position to offer insights into the reasons for the struggles women face economically.

The sites for the meetings were scattered throughout the Development District in order to provide access for participants from every county. Less populous counties that share many similarities were combined. Hamilton County, because of its high and diverse population, had four sessions scheduled in various parts of the county: Collegedale, East Brainerd, Red Bank, and downtown Chattanooga. Other sessions were held in Cleveland (Bradley/McMinn Counties), Ducktown (Polk/McMinn Counties), Jasper (Marion/Grundy Counties), Dayton (Rhea/Meigs Counties) and Dunlap (Sequatchie/Bledsoe Counties).

The SEDDAC used mailing lists from local chambers of commerce, women’s organizations, state and local service agencies, and other sources for personal invitations. Letter recipients were invited to share information about the meetings with anyone who might be interested in attending. The dates and locations of other meetings were included in the invitation letters, and participants were encouraged to attend sessions in other locations, if they were unable to attend their local meeting. In addition, information about the listening tours was included in various press releases, newsletters (including those of local chambers of commerce), flyers posted in various locations around the communities where the listening tours would be held, and in other ways that members of the Council felt would publicize the meetings.

The listening tour sessions were scheduled on Thursday or Friday mornings, depending upon the availability of sites suggested by local participants. The SEDDAC, through their partnerships, provided a free continental breakfast to attendees, and the sessions ended shortly before noon. The format was very informal and relaxed, to encourage frank discussion and full participation. At registration, each attendee was given a folder containing information about the Tennessee Economic Council on Women, as well as information about other agencies or services of interest. Pens, paper, and 3” x 5” index cards were also in the folders. Materials and supplies were provided by listening tour partners (See Appendix B).

After registration, the Chairperson for the SEDDAC greeted the participants and identified the members of the SEDDAC, as well as any local elected officials or other

dignitaries. A member of the TECW also offered a welcome as well as an overview of the mission and work of the TECW. The attendees were asked to identify themselves, and/or their affiliated agency or employer, and to tell the SEDDAC what prompted them to attend or what they hoped to gain from their participation.

After all participants were identified, a site coordinator from the SEDDAC outlined the morning's format. The index cards included in the folders were used for each participant to write one topic for discussion, related to the overall theme for the listening tour: What is holding Tennessee women back, economically? During a short break, SEDDAC members collected all index cards and sorted and grouped them into very broad topics for discussion. Topics were posted on a board at the front of the room.

Generally, the topic receiving the most comments was introduced to open the discussion. SEDDAC members acted as the facilitators to keep the discussion moving. Although no names or specific identifying information was recorded, members of the SEDDAC did take notes. After the discussion concluded, attendees were asked to fill out evaluation forms, which were included in each folder. The agenda, evaluation comments, index card topics, and the notes of SEDDAC members all played key roles in preparation of this report. (See appendices E, F, G and H).

After all listening tours were concluded, members of the SEDDAC reviewed summaries of all comments from each location. Overall trends in topics were noted, as well as those comments unique to one or a few locations. More than 140 people participated throughout the ten-county district.

Summary of District Data

This section examines the economic profile of women in the ten-county Southeast Tennessee Development District as well as individual findings from the nine listening tours and the overall prominent issues by rank. Data sources for the economic profiles by county include the U.S. Census Bureau, 2000; Economic Census, 1997; and Tennessee Department of Health, 2002 as published in the Tennessee's Business, Volume 14, Number 4, 2005.

SEDDAC Findings

Issues identification

Twelve central discussion topics that affect the economic status of women were identified from all nine tours and condensed into six major issues by the SEDDAC. The committee found the issues to be interdependent. Findings are based on participant testimony, review of written topics submitted by the tour participants, and notes taken by committee members during the tours.

While each Listening Tour had its own unique character and identified issues specific to their communities and counties, the following six issues, in no specific order, were most often identified as being economic barriers to women in the ten-county Southeast Development District:

☐ **Community Resource Identification and Utilization**

- Access to healthcare (including mental health), legal, employment, transportation, education and childcare. In some areas services are sparse; in others they are difficult to access due to bureaucratic blocking.
- Access to government incentives for small business owners.
- Dependency on government assistance programs that prevent self-sufficiency.

☐ **Education**

- Some communities do not recognize the value of education and thus are undereducated. In turn, residents earn low wages and remain at low economic status.
- Low pay for teachers attracts less qualified individuals who negatively impact quality of education.
- Some rural counties lack access to education beyond high school.
- More life skills education is needed.
- A technology divide exists in lower income communities with limited access to both training and technology.

☐ **Employment**

- There is a lack of jobs providing suitable salaries and benefits including health care.
- Working women lack available and affordable child care and experience a lack of empathy from employers related to child care.
- Rural communities lack both training and employment opportunities.
- “Off-ramped” (highly qualified women dropping out of mainstream careers) women have difficulty re-entering the job market and competing with men for better salaries.
- The present system gives incentives such as public assistance that encourages unemployment or makes the transition to self-sufficiency difficult.

☐ Financial Management

- Many low and moderate income families cannot provide basic needs on their salaries; single mothers experience even greater difficulty.
- Affordability of child care, health care, transportation and education are concerns.
- Low financial literacy including credit dependency and misuse, lack of knowledge of the actual cost of raising a family, and lack of long-term goal setting are issues.
- Lack of savings and retirement planning due to low salary, divorce and “off-ramping” are concerns.

☐ Gender Differences and Inequities

- Women in traditional roles earn less and have fewer benefits than men.
- Men appear to have better networks through social and business contacts.
- Gender discrimination exists especially in employment.
- Families and cohorts are not always supportive to females.
- Women lack female mentors and find themselves competing against other females in the business world.
- There are few female stakeholders and decision makers.

☐ Social and Family Issues

- Issues related to children include the effect of divorce, poor parenting skills, and the stress of working mothers, as well as females caring for both children and parents simultaneously.
- Domestic violence is a concern in many communities, and many lack resources to address this problem.
- Young women lack motivation and goals for self-improvement as evidenced by their poor school performance, which hinders further educational or employment opportunities.
- Racial inequities hinder women in minority groups from good education and thus good employment opportunities.
- Substance abuse, methamphetamines in particular, was identified as destructive to education, family and employment stability.

Issues Ranking

The advisory committee used the nominal group technique to identify the top issues from each of the nine Listening Tours. The committee selected the most frequently identified issues in order of prominence to determine the overall ranking. In some cases, issues were ranked equally.

1. Gender Differences and Inequities
2. Social and Family Issues
3. (a) Employment and (b) Financial Management
4. Education
5. Community Resource Identification and Utilization

Findings by Individual Listening Tour

The specific economic issues affecting women in various communities are identified in the following section. The committee selected the most frequently identified issues, followed by anecdotal information provided by advisory committee members who recorded a composite view from participants of a given tour.

Hamilton County

Hamilton County ranks 25th in overall women's economic status and is 23rd in employment and earnings composite. The medium income for full-time employed females is \$24,505 (10th in the state). The wage gap is 69.2% or 73rd in the state, while the female labor force participation rate is 46.5% (10th in the state). Female unemployment rate is 5.9% (ranked 44th), while the percentage of females holding management, professional or related occupation is 26.3% (58th in the state).



Because of the size and diversity of the county, four listening tours were conducted throughout the county in various locations, as follows:

- June 24: Red Bank Community - Moccasin Bend Girl Scout Council
- July 15: Downtown Chattanooga Community- Southeast Women's Business Center
- July 29: Ooltewah/Collegedale Community- Collegedale City Hall
- August 19: East Brainerd Community- Brainerd United Methodist Church

The issues for Hamilton County were tied in their order of importance:

1. (a) Gender Differences and Inequities and (b) Financial Management
2. (a) Social and Family Issues and (b) Community Resource Identification and Utilization and (c) Employment

Red Bank Community

Top Issues Identified in Red Bank

- ☐ Gender Differences and Inequities
- ☐ Financial Management
- ☐ Social and Family Issues

What We Heard in Red Bank:

A supervisor from a government agency commented that she had a female employee that had been working part-time and was offered a full-time management position. Her husband didn't want her to take a promotion because she would have to put her children in day care.

Downtown Chattanooga Community

Top Issues Identified in Chattanooga:

- ☐ Community Resource Identification and Utilization
- ☐ Employment
- ☐ Gender Differences and Inequities
- ☐ Financial Management

What We Heard in Downtown Chattanooga:

Several participants at this location were small business owners and voiced concerns with gender differences in the business world. One man said that a large percentage of business was conducted in predominantly male social situations such as civic groups and sporting events (golf), therefore women missed out on business opportunities unless they joined the civic groups or sporting events.

Many women expressed concern over the cost of child care and the difficulty balancing work and family. Two women returning to the workforce after time off for child rearing said they were not taken as seriously at work as they had been before the time away.

Ooltewah/Collegedale Community

Top Issues Identified in Ooltewah/Collegedale:

- ☐ Employment
- ☐ Gender Differences and Inequities
- ☐ Financial Management

What We Heard in Ooltewah/Collegedale:

One woman felt discriminated against due to her age and weight and was having to travel outside the state for job interviews. She was the primary breadwinner due to her spouse's disabilities and was living on credit cards.

A divorcing woman felt comfortable enough to share her financial hardship economic issues toward the end of the session. She expressed concern that her ex-spouse had financial control over her business and that she was having difficulties obtaining legal representation for herself.

After discussing low attendance for this tour, some women thought their neighbors did not attend due to their traditional roles and reliance on spouses to handle economic decisions, so they did not see economic issues as a problem for them.

East Brainerd Community

Top Issues Identified in Brainerd:

- ☐ Community Resource Identification and Utilization
- ☐ Gender Differences and Inequities
- ☐ Financial Management
- ☐ Social and Family Issues

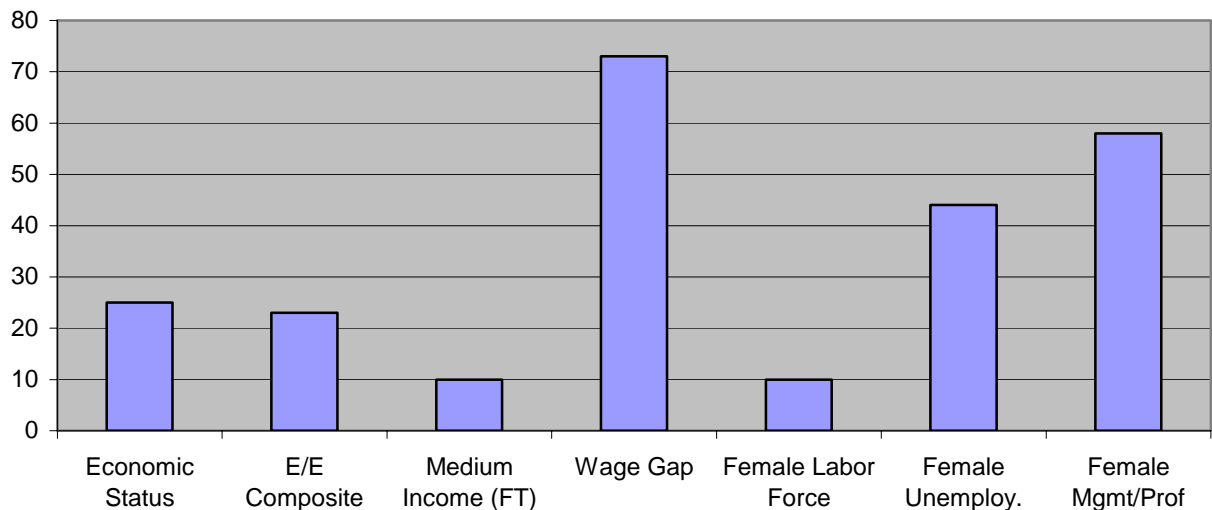
What We Heard in Brainerd:

One single mother was encouraged by her employer to attend the Listening Tour in order to voice her frustrations and concerns of supporting a family as a single parent. She shared examples of her budgeting struggles, stating that she could not support her family on her \$9.00 an hour job, while average rent in her market is \$600 a month. Fortunately, an elected official in attendance learned of her plight and offered to meet with her immediately after the session to offer assistance.

A new small business owner brought her business partners (her husband and sister-in-law) and voiced concern about lack of knowledge of community resources and support to help her develop the business.

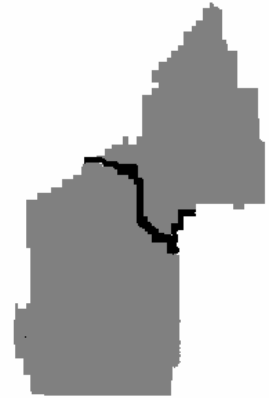
One woman said she came from a more suburban community, where she had missed the Listening Tour. She indicated that some of her friends with traditional non-employed, female roles did not want to participate in the meeting because they were content with their situations.

HAMILTON COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



Bradley and McMinn Counties
(Cleveland State Community College-June 2)

Bradley County ranks 22nd in overall women's economic status and is 17th in employment and earnings composite. The medium income for full-time employed females is \$21,407 (36th in the state). The wage gap is 69.8% or 64th in the state, while the female labor force participation rate is 45.5% (17th in the state). Female unemployment rate is 6.2% (ranked 49th), while the percentage of females holding management, professional or related occupation is 33.3% (9th in the state).



McMinn County ranks 43rd in overall women's economic status and is 73rd in employment and earnings composite. The medium income for full-time employed females is \$20,524 (63rd in the state). The wage gap is 66.1% or 88th in the state, while the female labor force participation rate is 41.1% (58th in the state). Female unemployment rate is 6.1% (ranked 48th), while the percentage of females holding management, professional or related occupation is 28.7% (48th in the state).

Top Issues Identified:

- ☐ Education
- ☐ Employment
- ☐ Gender Differences and Inequities

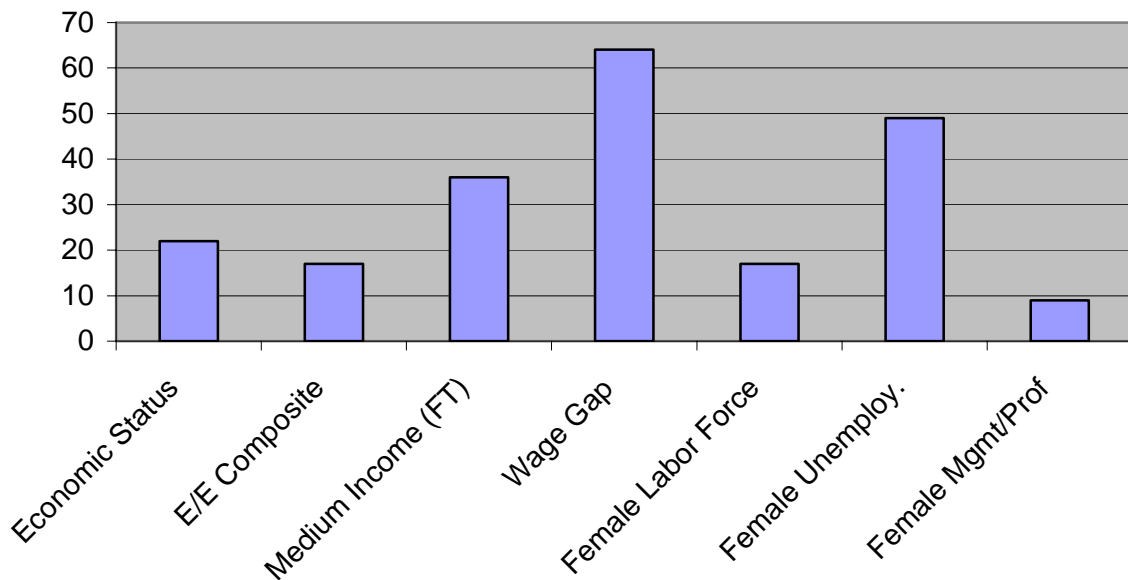
What We Heard:

A medical professional commented that, "...the days of on-the-job training to work in a physician's office are gone" due to the complexity of insurance and other issues. She made a point that many people do not realize or understand the need for post-secondary education in order to be considered for employment in entry-level positions within the medical field.

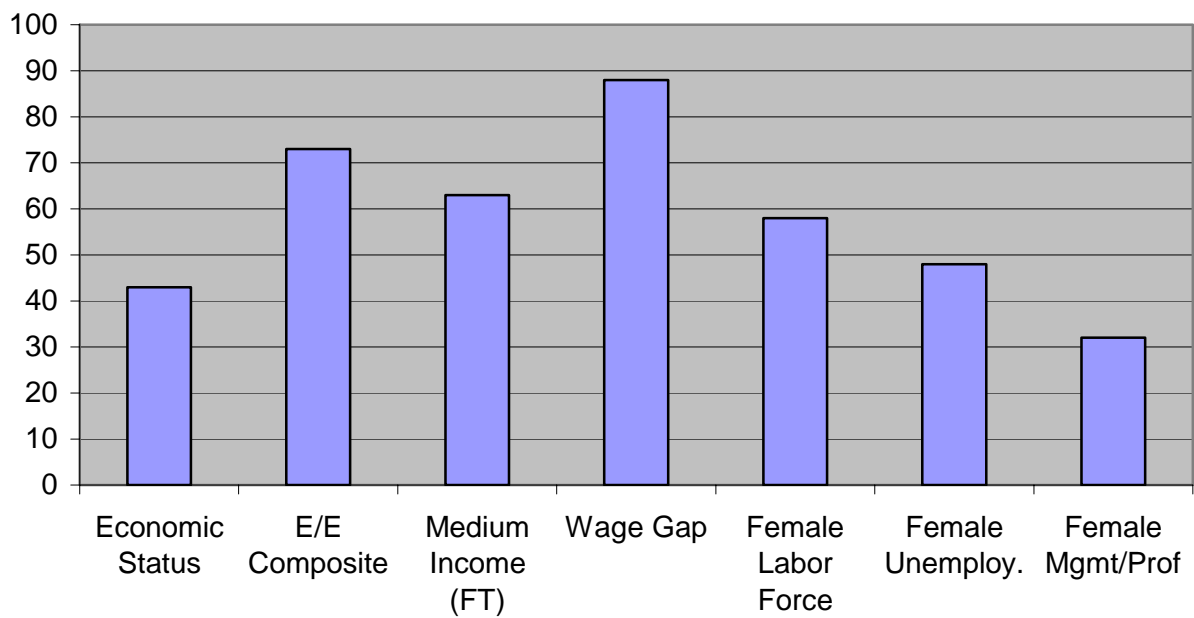
A minister spoke on the need for churches to show leadership through positive, encouraging actions such as advocating for affordable childcare and education and other issues that will impact women and families for years to come.

An employer voiced concerned that some employees lacked an understanding of work ethics, and would miss work due to situation such as a child's illness without concern for their job.

BRADLEY COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



MCMINN COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



Grundy and Marion Counties

(Western Sizzlin Restaurant in Jasper- July 21)

Grundy County ranks 95th in overall women's economic status and is 94th in employment and earnings composite. The medium income for full-time employed females is \$17,447 (93rd in the state). The wage gap is 64.5% or 91st in the state, while the female labor force participation rate is 33.6% (93rd in the state). Female unemployment rate is 6.9% (ranked 69th), while the percentage of females holding management, professional or related occupation is 27.3% (45th in the state).



Marion County ranks 34th in overall women's economic status and is 33rd in employment and earnings composite. The medium income for full-time employed females is \$21,778 (27th in the state). The wage gap is 72.0% or 46th in the state, while the female labor force participation rate is 38.2% (81st in the state). Female unemployment rate is 5.9% (ranked 42nd), while the percentage of females holding management, professional or related occupation is 33.3% (11th in the state).

Top Issues Identified:

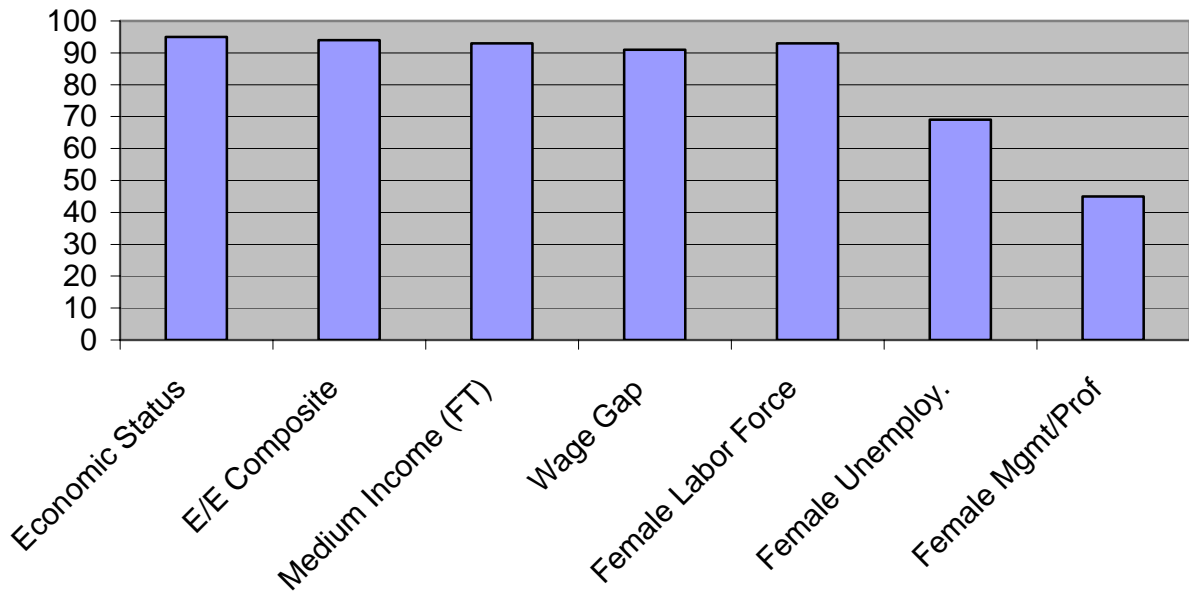
- ☐ Employment
- ☐ Gender Differences and Inequities
- ☐ Social and Family Issues

What We Heard:

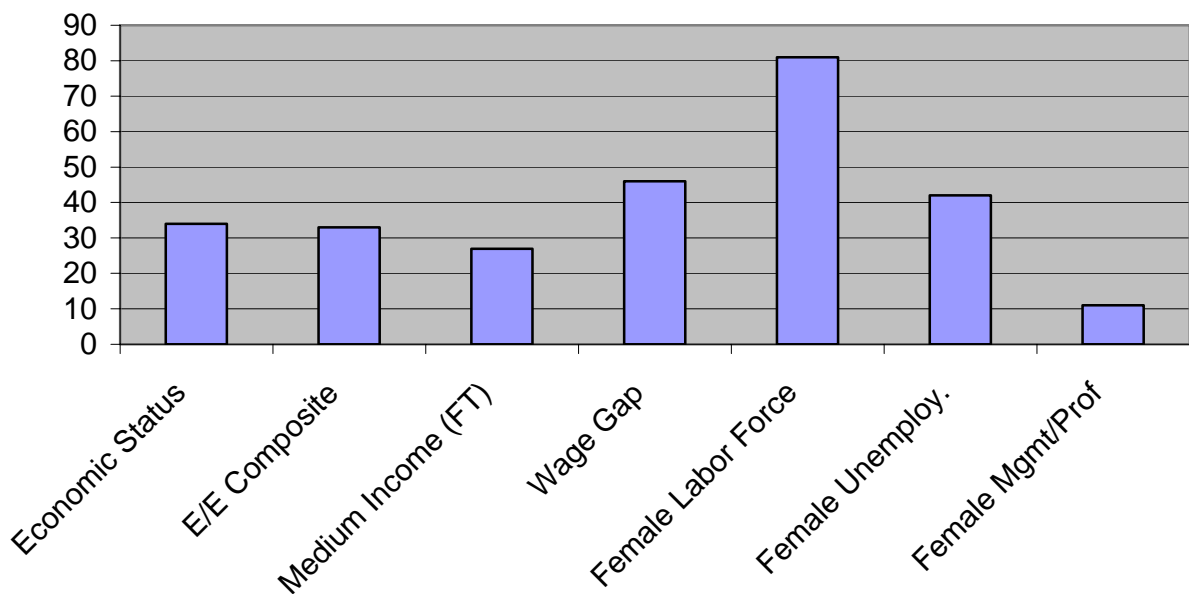
A woman who owns several businesses said she has submitted many bids to local government entities, but has yet to be awarded a contract even though her prices are below some other bids. She has talked with elected officials and has been assured that she will get some of the contracts "one day." She told us that the contracts continue to go to "members of the good-old-boy network."

Local chambers of commerce are trying to expand community awareness and opportunities for economic growth. These efforts are primarily led by business owners new to the area, both male and female. Some male owners of established businesses, though, have not supported the chambers, and have even made comments that "women shouldn't be in business" and that "things are fine like they are."

GRUNDY COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



MARION COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



Polk County

(Ocoee Whitewater Center in Benton- July 22)



Polk County ranks 47th in overall women's economic status and is 54th in employment and earnings composite. The medium income for full-time employed females is \$21,010 (48th in the state). The wage gap is 75.8% or 22nd in the state, while the female labor force participation rate is 39.4% (71st in the state). Female unemployment rate is 5.0% (ranked 25th), while the percentage of females holding management, professional or related occupation is 22.6% (87th in the state).

Top Issues Identified:

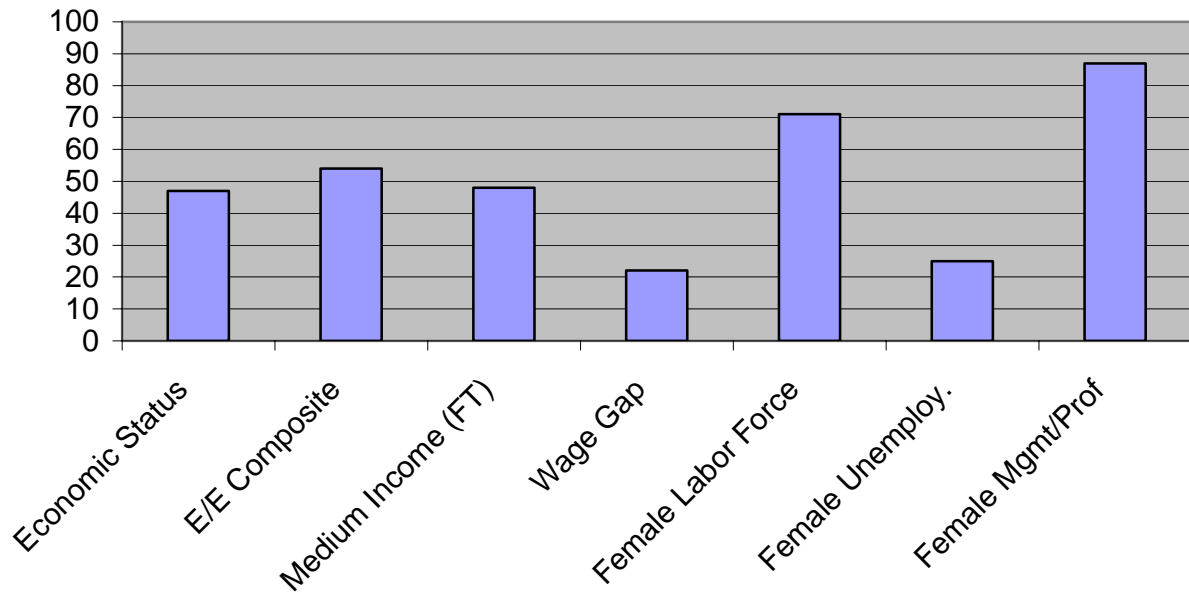
- ☐ Community Resource Identification and Utilization
- ☐ Education
- ☐ Gender Differences and Inequities
- ☐ Social and Family Issues

What We Heard:

Resources are a major issue for women in Polk County, particularly library and internet. Several participants commented that Polk is the only county in Tennessee without a public library and the struggle to get a library has been long and hard. Lack of a public library hinders efforts for those seeking various types of information. Many in the county do not have a computer at home.

Domestic violence was identified as a major issue. Of particular concern was the lack of a domestic violence hotline and other local services addressing this issue. It was stated that for those without transportation it was often impossible to access those services in other counties.

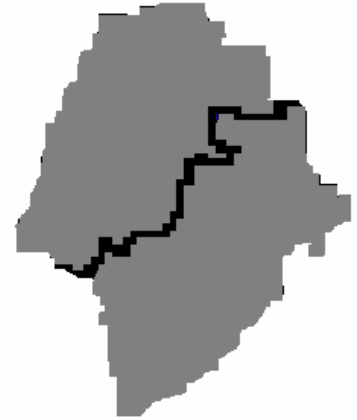
POLK COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



Meigs and Rhea Counties

(Dayton Welcome Center- August 12)

Meigs County ranks 93rd in overall women's economic status and is 88th in employment and earnings composite. The medium income for full-time employed females is \$20,419 (65th in the state). The wage gap is 69.2% or 74th in the state, while the female labor force participation rate is 36.2% (89th in the state). Female unemployment rate is 6.9% (ranked 66th), while the percentage of females holding management, professional or related occupation is 27.0% (52nd in the state).



Rhea County ranks 74th in overall women's economic status and is 69th in employment and earnings composite. The medium income for full-time employed females is \$21,063 (45th in the state). The wage gap is 70.1% or 63rd in the state, while the female labor force participation rate is 41.3% (54th in the state). Female unemployment rate is 8.5% (ranked 87th), while the percentage of females holding management, professional or related occupation is 29.4% (24th in the state).

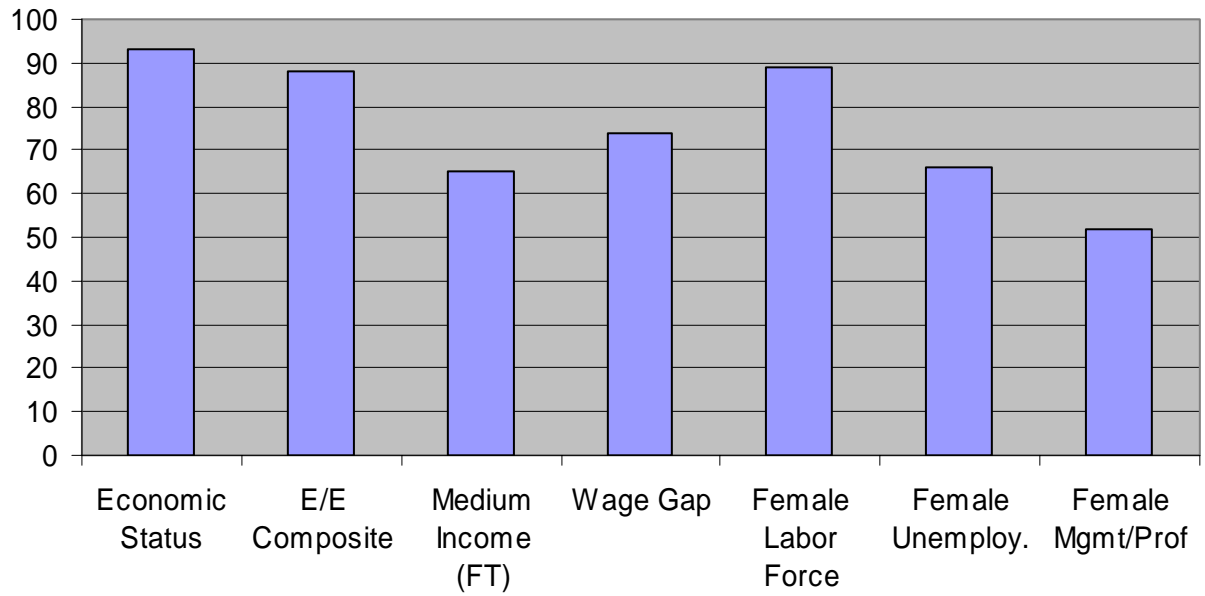
Top Issues Identified:

- ☐ Education
- ☐ Gender Differences and Inequities
- ☐ Social and Family Issues

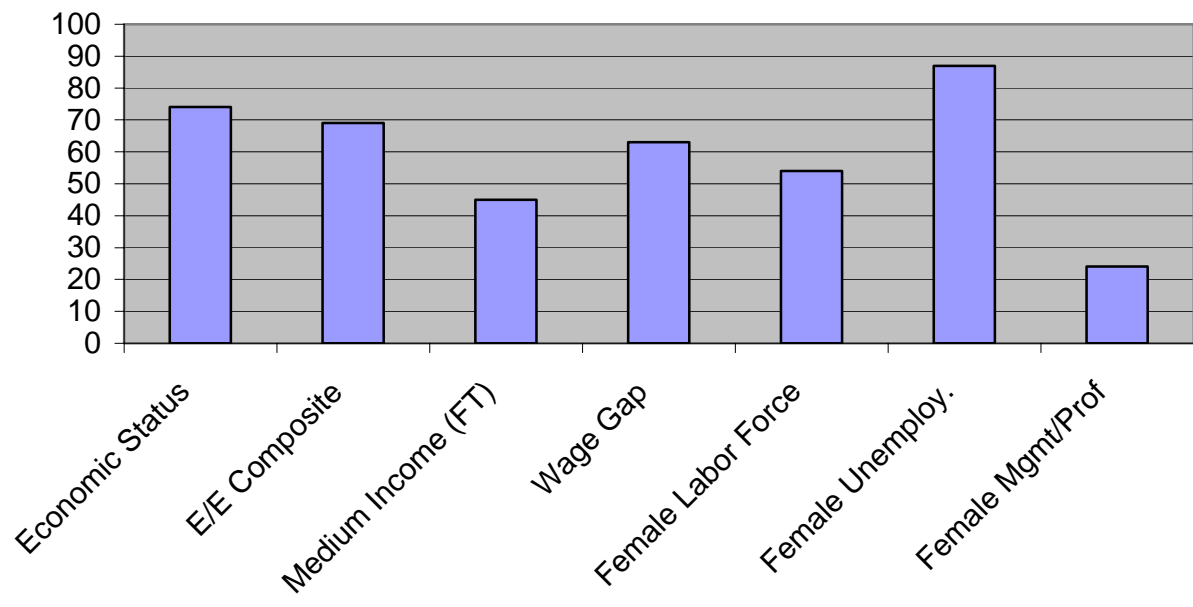
What We Heard:

One agency representative commented on the issue of “learned dependency on welfare – children growing up in welfare homes know no other way”. Her agency helps people find jobs in order to get off welfare. She commented that parents know the system and work it. She said that they are very candid about their plans to quit their job days before benefits run out so they can go back on welfare and collect benefits. She feels that people are rewarded for not working rather than given incentives to work.

MEIGS COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



RHEA COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



Bledsoe and Sequatchie Counties

(Sequatchie Valley Technical Center in Pikeville- August 26)

Bledsoe County ranks 55th in overall women's economic status and is 49th in employment and earnings composite. The medium income for full-time employed females is \$20,639 (62nd in the state). The wage gap is 77.5% or 13th in the state, while the female labor force participation rate is 41.6% (51st in the state). Female unemployment rate is 7.8% (ranked 79th), while the percentage of females holding management, professional or related occupation is 27.9% (37th in the state).



Sequatchie County ranks 66th in overall women's economic status and is 56th in employment and earnings composite. The medium income for full-time employed females is \$20,422 (64th in the state). The wage gap is 74.2% or 31st in the state, while the female labor force participation rate is 40.9% (62nd in the state). Female unemployment rate is 7.0% (ranked 70th), while the percentage of females holding management, professional or related occupation is 29.0% (27th in the state).

Top Issues Identified:

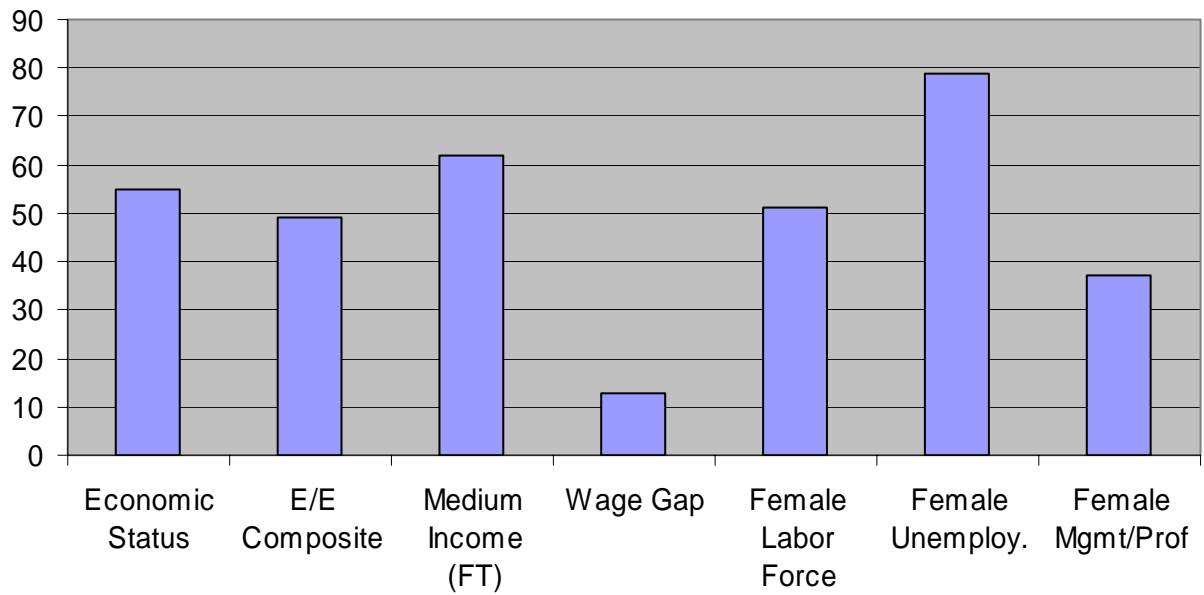
- ☐ Education
- ☐ Employment
- ☐ Financial Management
- ☐ Social and Family Issues

What We Heard:

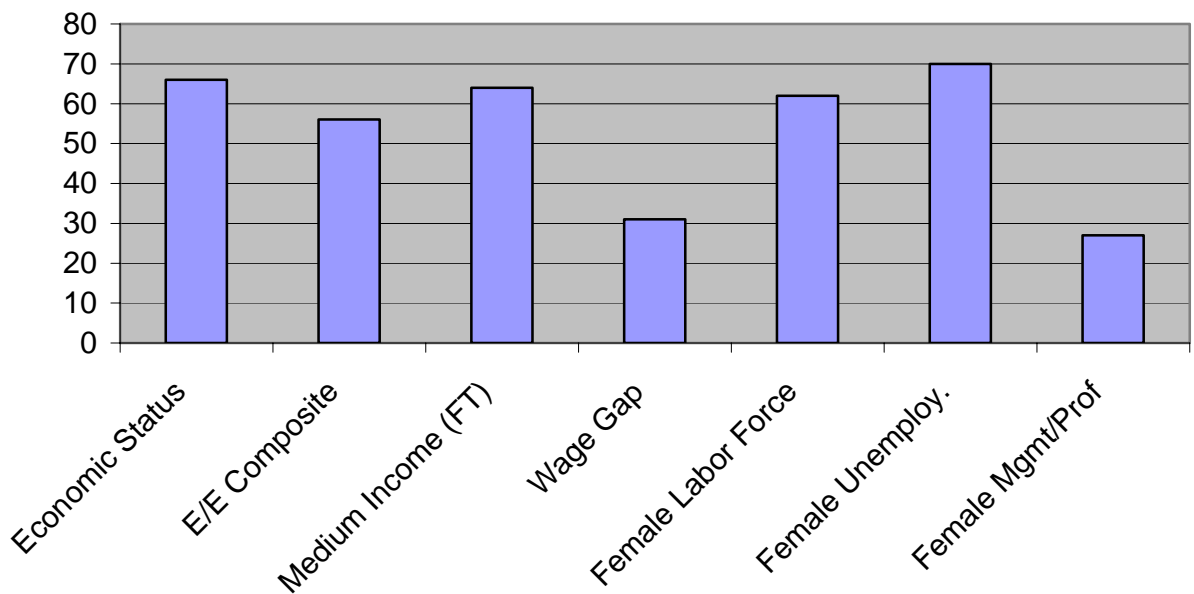
Education at all levels and life stages was a key component of this listening tour. Several commented that girls are not given enough tools to prepare them for life after high school. As one woman commented, "we've got to break the cycle- 75% graduate from high school and go immediately into the workforce." Building self-esteem at all levels needs to be a significant factor to encourage girls to further their education beyond high school and establish quality relationships with other women as well as the opposite sex.

For these women, offering continuing education opportunities that are in convenient locations and coordinate with work schedules, support systems for women in "off-ramping" situations and information on community resources and other incentives for success are most important.

BLEDSOE COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



SEQUATCHIE COUNTY RANKINGS RE: WOMEN'S ECONOMIC AUTONOMY ISSUES



Conclusions and Recommendations

Based on a series of listening tours throughout the Southeast Tennessee Development District, the Advisory Council to the Tennessee Economic Council on Women found that “*You’ve Come a Long Way Baby or Have You?*” is at the same time both a poignant question and a powerful statement. This report is the culmination of travel, talk and data collection that took a group of women across the breadth and width of the district, meeting women of all status who openly shared the challenges that are holding them back economically. Anecdotal comments often showed the frustration and despair born of inequities of education, employment opportunity, race, gender difference and simply geographic location. The above-reported results speak for themselves.

Many economic problems of women in the counties related to how women and girls envision themselves. The concept of self-esteem was so pervasive that it seemed lost in the deluge of other identified issues. And yet participants reported their awareness that positive-thinking girls have a lower rate of teen pregnancy, delinquent behavior, school drop-out rate and drug-related behavior.

Women with high self-esteem make more productive employees. Better employees lead to sound economic growth for our state’s employers. The more productive a company, the more solvent Tennessee becomes.

Imagine the impact on our state’s welfare, healthcare and justice systems, should we choose to invest in programs to meet girls’ needs early, and women’s needs later. Imagine the impact on the state’s economic system, should we choose to empower women and girls of this great state of Tennessee, with solutions to the problems holding them back.

Recommendations

As a result of participating in the Listening Tours, participants scored their increase in awareness of economic issues affecting women as 4.1 on a possible 5-point scale. They rated their increased willingness to become involved with issues and policies related to women as 4.4 out of a possible 5-point scale. The interest is there; the challenge is to harness the energy into solutions, through community action and policy recommendations. Therefore it is our recommendation to the TECW that:

1. A second set of tours across the district be held, wherein participants brainstorm solutions to their identified problems;
2. SEDDAC partner with government and business in the various communities in the district to implement programs and projects designed to remedy specified problems;
3. SEDDAC members present suggested government policies and procedures to remedy government-initiated causes of economic barriers for women to the TECW.

APPENDIX A

TECW Southeast Development District Advisory Council

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Tonya	Cammon	Director/Attorney	Grant, Konvalinka & Harrison	tkcammon@gkhpc.com
Cele	Curtis	Coordinator Adult Services	Cleveland State Community College	ccurtis@clevelandstatecc.edu
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Laura	Oakley	President / CEO	Professional Recruiting Services, LLC	lauraoakley@americafindajob.com
Florence	Pipkins	President	Women's Council on Diversity	fpipkinselegance@bellsouth.net
June	Puett	Extension Agent	University of Tennessee Extension	jpuett@utk.edu
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APPENDIX B

TECW Southeast Development District Advisory Council Contributing Partners

The SDDAC Listening Tours were supported by the following contributing partners:

Brainerd United Methodist Church
Chattanooga Area Chamber of Commerce
Chattanooga State Technical College at Sequatchie Valley Technical Center
Cleveland State Community College
Collegedale City Hall
COMTRUST Federal Credit Union
Family and Sports Medicine, P.C.
Girls Scouts of Moccasin Bend Council
Grant, Konvalinka & Harrison
Legal Aid of East Tennessee
Ocoee Whitewater Center
Private Dispute Resolution Services, LLC
Professional Recruiting Services, LLC
Rhea County Chamber of Commerce
Rhea County Welcome Center
SEWBC Start\$mart Entrepreneurship Initiative
Southeast Women's Business Center
UT Extension
Western Sizzlin Restaurant
Women's Council on Diversity

APPENDIX C

TECW
Southeast Development District Advisory Council
Listening Tour Schedule

Date	County	Location	Time
06/03/2005	Bradley/McMinn/ Polk- Benton Area	Cleveland State Community College	8:30am - noon
6/24/2005	Hamilton - Red Bank	Girl Scouts Service Center Red Bank, TN	8:30am - noon
7/15/2005	Hamilton - Downtown	Southeast Women's Business Center Conference Room - Chattanooga	8:30am - noon
7/21/2005	Grundy/Marion	Western Sizzlin Restaurant Jasper, TN	8:30am - noon CST
7/22/2005	Polk - Ducktown	Ocoee Whitewater Center	9:00am - noon
7/29/2005	Hamilton - Ooltewah	Collegedale City Hall	8:30am - noon
8/12/2005	Meigs/ Rhea	Dayton Welcome Center Dayton, TN	8:30am - noon
8/19/2005	Hamilton - Brainerd	Brainerd United Methodist Chattanooga	8:30am - noon
8/26/2005	Bledsoe / Sequatchie	Chattanooga State Voc. School Sequatchie/Bledsoe Co.	8:30am - noon CST

APPENDIX D

(FLYER – EMAIL TO JENNIFER BECAUSE IT IS IN PDF AND WILL NOT PASTE INTO THIS DOCUMENT AND REMAIN FORMATTED)

APPENDIX E

TENNESSEE ECONOMIC COUNCIL ON WOMEN
SOUTHEAST DEVELOPMENT DISTRICT ADVISORY COUNCIL

LISTENING TOUR
“You’ve Come A Long Way Baby – Or Have You?
What’s Holding You Back?”

*Hamilton County
Brainerd United Methodist Church
4315 Brainerd Road
Chattanooga, TN 37411*

August 19, 2005

AGENDA

8:30 – 8:45	Registration
8:45 – 9:30	Welcome/Opening Remarks Laura Oakley, Chair-TECW Southeast Development District Advisory Council Other Guests and Dignitaries Jennifer Rawls, Executive Director-TN Economic Council on Women Introduction of Panelists Overview of Listening Tour Format
9:30 – 9:45	<i>Write It Down</i> – “You’ve Come A Long Way Baby...Or Have You? What’s Holding You Back” Break
9:45 – 11:45	Topic Discussions – TECW Southeast Development District Advisory Council Panel
11:45–12:00	Wrap-Up / Questions & Comments – Laura Oakley Evaluation

APPENDIX F

TECW Southeast Development District Advisory Council

Listening Tour Evaluation

Date_____

Thank you for contributing to this Southeast Development District “Listening Tour”. Before you leave, please take a few moments to complete this evaluation.

1. What, in your opinion, was the most useful aspect of this meeting?

2. What additional information would have been helpful for you to know before attending this meeting?

3. Do you plan on attending any future sessions? ____Yes ____No

4. Would you like to be a part of our Advisory Council for this project and/or additional projects?
a. ____ Yes b. ____ No

If “yes”, please provide the following information.

Name_____

5. What, if anything, would you change about our approach to this topic?

6. Who else would you suggest involving in this effort?

7. As a result of attending this “Listening Tour” I am more aware of economic issues that effect women.

1.Strongly Agree	2.Agree	3.No Opinion	4. Disagree	5.Strongly Disagree

8. As a result of attending this “Listening Tour” I am more willing to become involved with issues and policies relating to women.

1.Strongly Agree	2.Agree	3.No Opinion	4.Disagree	5.Strongly Disagree

Thank you again for your input.

Listening Tour Evaluation Summaries

Participants were asked to complete a one-page evaluation survey that was included in each packet. The survey was altered after the first session to include the last two questions. The results are summarized under the respective question.

1. The most useful aspect of the meeting was...
 - ☐ Networking- The groups were overwhelmingly appreciative of the opportunity to listen to other women, the chance to be heard and discuss the issues with others in the community.
 - ☐ Education- Many stated an increase awareness and knowledge of the topics discussed and resources share by the SEDDAC and participants.
2. What additional information would have been helpful to know before attending the meeting?

Clarify intent of sessions; more details about agenda to aid in preparedness

 - ☐ More information about TECW and its mission
 - ☐ Use media to promote, market to teens, young women and men
3. Do you plan on attending any future sessions? (111 total respondents)
 - ☐ Seventy-seven percent (97) indicated they would like to attend future Listening Tour sessions, while 10% (13) were undecided.
 - ☐ Fifty-two percent (66) indicated they would like to join the SEDDAC for this and/or other projects.
4. What, if anything, would you change about our approach to this topic?
 - ☐ More time needed
 - ☐ Arrange seats in circle to promote conversation
 - ☐ Conduct small group discussion to clarify ideas
 - ☐ Better definition of economic issues to keep conversation on track
 - ☐ More input from elected officials
 - ☐ More citizen input including those who need our services
 - ☐ More information in handouts
 - ☐ Discuss solutions as well as problems- take the next step
 - ☐ Stay focused on topic
 - ☐ Listen more, talk less
5. Who else would you suggest involving in this issue?
 - ☐ Social Services: Department of Human Services frontline employees, United Way and other domestic violence workers, elder advocates, state agencies,
 - ☐ Educators: churches, ministers, elementary and secondary schools, University of Tennessee Extension,
 - ☐ Disadvantaged: un- or underemployed women, students, low income
 - ☐ Employers: CEO's, human resource directors, middle managers, successful women, women's business associations
 - ☐ Citizens: neighbors, employees, younger women, more diversity, more men

- ❑ Stake holders: target those can or are willing to be part of the answer to our problems, legislators, law enforcement, government officials, school officials

What's the bottom line?

As a result of participating in the Listening Tours, the participants scored their increase in awareness of economic issues affecting women a 4.1 on a possible 5-point scale.

They rated their increased willingness to become involved with issues and policies related to women as a 4.4 out of a possible 5-point scale.

APPENDIX G

TECW Southeast Development District Advisory Council Index Card Topics

HAMILTON COUNTY

Red Bank

Healthcare

1. Healthcare providers' resentment/resistance against proactive/affirmative involvement by healthcare consumers
2. Cost of medical insurance
3. Lousy benefits that we must partially pay for
4. Health insurance
5. Health/stress
6. Healthcare
7. Women's health issues

Abuse/Self-Esteem

1. Substance abuse
2. Drug abuse/alcoholism
3. Domestic violence – destruction of women's identity, self-esteem and confidence – preventing from education, job or promotion
4. Child abuse
5. Family violence against women
6. Self-worth
7. Unwed pregnancy – How this affects a woman's economic future
8. Teen pregnancy
9. Beginning families too early – teen/preteen pregnancy

Networking/Information

1. Ignorance of one's rights in every area of life and passive lack of desire/initiative to obtain knowledge about those rights
2. Blocked access to resources (financial, health, etc.) due to biases/unawareness of resource guardians
3. Would like to know other women here – self-introductions could help
4. There is an "ole' boy" network alive and well. Can women develop this mentoring/helpful approach instead of using jealous methods to keep other women down?
5. How to get women to support each other more – Men have "good ole' boy" networking
6. Failure of women to support other women
7. Stronger women's network
8. Women of minority
9. Women holding back other women

Education

1. Financial education
2. Financial/investment/money management education
3. College preparation – not coursework geared toward the economically disadvantaged
4. Informing young women of their options in higher learning
5. Explaining the nuts and bolts of college entrance – how to prepare for the application process – what is a credit hour, etc.
6. Providing that connection between the student's life goals and the education
7. Lack of training/education
8. Education
9. Education
10. Lack of education or transportation to receive training
11. We need to specifically encourage women to continue education

Home/Employment

1. Day Care – Is it safe? Is it good for my children?
2. Childcare when your child is ill and your employer is not sympathetic
3. Childcare/Single parent
4. Parenting skills
5. Affordable daycare for every family
6. Lack of dependable childcare
7. Childcare – Quality care that is also affordable
8. Childcare
9. Childcare
10. Childcare
11. Single parent homes
12. Being a single mom
13. Working two jobs/not spending enough time with children
14. High divorce rate leading to single parent homes
15. Divorce and child support – how to raise children on very little money
16. Why it isn't widely accepted to be a "stay-at-home mom"?
17. Balancing job and family – family responsibilities can interfere – trying to "be there" for children, yet be on the job; as responsibilities increase, it becomes more complicated
18. Being the breadwinner of the family (dad stays home)
19. Homelessness – affordable housing
20. How to juggle home and work tasks? Will the husband help at home in order to free up time for the commitment needed to achieve advancements?
21. Lack of employment-place flexibility – no comp hire, free overtime expected, other schedule demands we have no control over
22. Small business opportunities
23. Employment opportunities
24. In-aculturated fear in women assuming leadership roles: societal rejection, the "Hillary Clinton" factor, etc.

25. Beliefs – attitudes of employers – stereotyping – want “cute, young” girls for certain jobs – certain jobs are for men, others are for women – “No male secretaries”
26. Relegation of women in business to business referrals by men in business which are rejected/not desired/less financially remunerative
27. Purposeful failure of men in positions of power/control to share information on economic opportunities with women
28. No jobs for well-educated females – Women are supposed to succeed a little, but not too much; what does a Ph.D. woman do? Less than a man Ph.D.
29. Fair income for comparable work
30. Women have to “over-work” – be more “perfect” than their male colleagues
31. Being treated as the lesser counterpart
32. Are we really the “weaker vessel” (from the Bible)?
33. Working and supporting oneself through college
34. Job training – what is available in the local area?
35. Opportunities for advancement
36. Women tend to accept the lower-paying jobs
37. Expectations of women – women often don’t expect the same opportunities as men
38. Off ramping

Transportation

1. Transportation – How do I get to work/school? With the high cost of gas and autos, what about public transportation?

Finances

Downtown Chattanooga

Education

1. School curriculum should include mandatory classes (for males and females) in personal financial management skills
2. Better access to education
3. Education at primary and secondary levels and even “lost” adults who have business potential
4. High school guidance counselors – There appears to be a lack of vision on behalf of high school guidance counselors as to the future of women and the college majors they should attempt
5. Access to education and training opportunities, especially for young single moms and women of lower economic status, in terms of awareness of funding, childcare, and how the education translates into a higher wage
6. Educational discrimination

Employment

1. Higher paying professional jobs – more women need to apply (feel confident) for executive level positions, need more Margaret Callihans and Vicky Greggs, etc.
2. Owning a business in Tennessee – I sell mechanical equipment, supplies, etc. Why doesn’t the state of Tennessee try to do business with small businesses like myself

- versus signing contracts with huge suppliers like Grainger? TDOT and local city government does this also.
3. Narrow-mindedness of elected officials – those who make the laws are unwilling to change or accept changes in a woman's role
 4. Boards of Directors – It appears that a major hurdle for a woman-owned business is organizing a board of directors with the requisite skills and connections to be a major force in the success of the business
 5. Young women are not encouraged to position themselves economically to earn a living that will allow them to support a family without a supplemental income from a partner or spouse. Specifically, financial mentoring is needed for girls in high school.
 6. Young women in the business world are commonly dismissed by experienced male business persons. This is in contrast to the way young men are treated. Perhaps this is just a mindset that cannot be changed. Why do they think that way?
 7. Majority of CEOs are men and do not make promotions based on ability
 8. I am one of those highly educated women who is not working in my field (former attorney). I have two children (13, 15) and the demands of motherhood prevent me from being able to have a job in the legal world because of the time and necessity of being available for my kids. I am also a single woman with full custody, no family here to rely on, etc. Real estate is a much more flexible career, although it can be a 24/7 job, at least I am my own boss as an independent contractor.
 9. Time if there are children involved for full time work
 10. Realistic facts that raising children and tending to their daily needs very often conflict with the normal workings of the business day
 11. Professional development – more opportunities for affordable professional development programs
 12. Fair bids price for contract work
 13. Women trying to get back into the business world after staying home to raise their families are not taken seriously. They are perceived as Moms and out of touch with business.
 14. Return to workforce – after being a “stay-at-home mom” not taken seriously, conflict of taking care of home and profession, time
 15. Cultural conservatism inherent to Hamilton County and stereotypical reactions in terms of women leaving jobs to raise children and women's wages is less in exchange for work schedule flexibility to care for children
 16. Not having adequate financial stability to pursue their dreams, goals, etc.
 17. Women who have escaped domestic abuse usually have a long way to go before they can think, and then act to become financially independent. Our local shelter teaches “life skills” to its residents using local volunteer resources. It would be wonderful if such resources could be consolidated and expanded and funded on what is known to be needed by such women, so that a full curriculum of skills (from budgeting to job searching to home buying, etc.) could be developed and then made available to all shelters and support group participants.

Childcare

1. Daycare/childcare – better options, extended hours, Daycare in the workplace equals more productivity, better employees, more fulfilled workers, happier and more engaged children
2. It's difficult to put in the necessary long work hours and balance child rearing. It would be nice to have the ability to work from home or even bring children to work. I'm not suggesting favorable treatment for mothers, just a more family friendly workplace.
3. A woman earning \$200 a week will spend over half her income on childcare. It is actually cheaper for some women to stay home and collect welfare.
4. Flexibility of company hours to handle childcare issues
5. Childcare is a great issue for both women business owners and their employees
6. Appropriate daycare for working mothers that is not cost prohibitive

Confidence

1. To be perfectly honest I have not given this much thought. I have always felt that I was capable of achieving anything I set my mind to do. Perhaps what obstacles I have run into is convincing others to believe in me. For example, I was determined to develop a property and open a business. A commercial realtor (man) made a comment to me that I should sell the property and let someone develop it that knows what to do, and that an antique business wouldn't succeed. After my partners and I won a development award for best adaptive re-use, this same realtor sent his apologies (via my husband) along with his congratulations! Perhaps the best thing we can install in women is that confidence to succeed. Through education, esteem building workshops and empowering sessions to break the double standards set by society, women can accomplish anything they set out to do.
2. Teaching and modeling self-esteem, self-respect, leadership and life skills in general to girls (elementary, middle and high school) so they understand there are many avenues in which one can balance work and family
3. Many times other women hold women back. Women can be pretty back-stabbing when it's in their nature. Jealousy is usually involved.
4. Attitudes – still from some men whose attitudes are biased against women's abilities
5. Fear – not knowing where to begin or who to go to for answers
6. Fear of change, the unknown, failure, success and the possibilities – developing my faith to believe for the impossible

Healthcare

1. Affordable healthcare benefits
2. Health insurance – My husband and I are business owners. We pay \$800 a month for health insurance.
3. High cost of health insurance for single women/women in business
4. Affordable healthcare for business/family

Resources

1. Support group for women to share ideas and provide mentoring and moral support to other women
2. Lack of mentoring from others

3. Community support
4. Finding the right information, mentors, having the proper facilities
5. Access to information – support systems, directory for new business start-ups and owners (legal, financial, networking, etc.), resource to encourage entrepreneurial thinking rather than basic professions (teaching, nursing, etc.)
6. Not knowing exactly where to go or what to do to obtain information needed for their specific situation
7. Lack of knowledge about the resources that are available to the community
8. Resource directory for women on where to go for help (legal, tax, financial planning, networking, etc.)
9. How to find specific support systems for specific issues (other than phone book) example: some kind of state/county directory would be helpful to new business start-ups and owners
10. As one who came of age when options for all but the most courageous of women were in “service professions” (teaching, social work, nursing, etc.) it’s extremely difficult for me to think in an entrepreneurial way. Perhaps even young women growing up today have that difficulty. It would be helpful to have a community resource that encouraged such thinking (to explore the possibilities). I believe that resources already exist for practical guidance once the goal has been set.

Collegedale/Ooltewah

Issues of Employment: Jobs, Pay Equity, Glass Ceiling

1. Jobs that are conducive to raising a family; part-time jobs offer no benefits; hours that coincide with school, after school care, etc.; summer and school holiday care for children (all ages)
2. Quite simply there are many barriers to getting and keeping positions if a woman is between the age of 50-66; as a personal testimony, exceeded corporate operational goals, earned bonuses, then was told the company “needed fresh faces” by a woman executive no less; I have been told in face-to-face interviews that I look older than I sound in a telephone interview; perhaps we need a network of mentors to aid in job searches
3. Information about salary levels
4. Salary parity
5. More women in executive level positions and middle management
6. Cutbacks that create job workload overload

Childcare

1. Childcare for sick children
2. High cost of childcare
3. Cost of childcare and need for childcare at work to flex with work schedule

Professional Advice

1. Legal advice

Education

1. Not possessing essential skills, education, etc. to obtain a good job
2. Job training opportunities for lower income women
3. Physical education in the public schools
4. Computer training for women
5. School work programs

Transportation

1. Expanded public transportation systems
2. Sidewalks on public streets so kids could walk to school if they live close enough

Healthcare/Mental Wellbeing

1. Lack of adequate healthcare for themselves and children (dental care included)
2. So busy working all day and being the sole support of children that there is neither time nor energy to do anything else but barely survive
3. Time to be involved – there's too much to do

Mentoring

1. Insecurity (lack of confidence to take the needed first step to improve living standards)
2. Information of mentoring programs more available

Domestic Violence

1. Police support for abused women

East Brainerd

Networking

1. Resource information and networking – how to do is a biggie
2. Information hub – availability of information inaccessible
3. The good old boy network
4. Men supporting men but women not supporting women
5. Women are so desperate for a piece of the pie that they don't stand up for women, support them or collaborate well
6. The oddity that we (women) must gather to teach each other to support each other (it seems so common sense to support each other)

Healthcare

1. Prices of medication for senior women on limited income
2. Care giving of senior parents
3. Healthcare education

Domestic Violence/Abuse

1. Sexual abuse
2. Persons, women who have been abused as a child often will not get what is needed to heal, the mental health of an abused woman is crucial to her "happiness", lack of provision of adequate mental health to victims will spill over into adult life

Family Aid

1. Single mothers do not receive enough support to assist them in becoming economically independent: government assistance programs make unreasonable demands upon them to receive the assistance – college students, for example, cannot attend school full-time, work part-time, get appropriate housing, sufficient transportation assistance, etc. – these students often remain in very unhealthy relationships solely for support reasons
2. Substance abuse recovery for single mothers
3. Young girls do not get enough information, support and help regarding the consequences and hazards of having children by different males in terms of their own potential for economic independence, the cycle of poverty the children are born into, and ways to get out of these consequences

Access to Capital Resources

1. Starting up funding
2. Improper guidance for starting up a business
3. Access to money for starting businesses
4. State aid – income limit approximately 16,800, I make 18,000 = approximately 1200 mo., Expenses (Bare) approximately 1,500

Education

1. Access to money for education
2. Funding cut for women's educational programs, work force developments, etc

Economics

1. Working 10 times harder than the average man and making less money
2. Hitting the glass ceiling for advancement
3. Being judged by appearance more than men
4. In business world, many business relationships developed and maintained on golf course, most women don't golf
5. The tradition of southern women being in the background stops many women from dreaming big dreams and they give up too easily
6. There is an expectation that women should work for free or very little
7. Racism in the workplace and economic injustice by clients being diverted to other employees
8. Economic empowerment – many women don't know it's okay to be successful on their own, teaching young ladies to be who they are and it's okay to reach for the stars
9. Women buying first home
10. Access to transportation
11. Lack of public transportation in rural areas
12. Elderly women on fixed income need relief
13. Property value increases after inquires
14. Lack of focus on women issues
15. Young girls and women do not get attention for their deep potential, the possibilities they could have. The issue of child maltreatment and its effects upon the culture of

the schools is not recognized. Children are not treated respectfully oftentimes within the school system. Docile behavior is overvalued.

Bradley/McMinn

Employment

1. Domestic Violence: Not only costs the economic potential of women but increases emergency room, law enforcement, social services but costs employers millions each year. Many women are terminated from jobs by employers unwilling to deal with it. Even “regular” divorce is needed for many women who are prevented from achieving economic equality.
2. Attitude of both men and women when advanced opportunities are available.
3. Defined (it may be) ways to determine if gender pay is fair in companies.
4. More women in positions of power. From state government to companies.
5. Rights education – legal, health care, pay, employment, social security
6. Programs to develop social and business skills on dressing for success, developing good work ethics and leadership skills development
7. Do you have any strategy to empower women whose choice is to stay at home? It seems this is an economic decision – something to lower income and sacrifice goals of women and men in a family.
8. How does the choice to stay at home as Moms impact these statistics?
9. Why are women, especially low-income women, looked at as less intelligent and less qualified?
10. Gender discrimination in political areas, i.e. lesser level of credibility in a public official’s office; when I returned to the same office with one of the male board members there was a huge difference in the conversation and granting my requests of the political leader. Very difficult for women to return to school to achieve higher education.
11. Bad choices, which cause problems later.
12. Women as a group don’t stick together.
13. Difficulty in finding quality child care. Difficulty in overcoming historical backwoods mentality that it is okay to get an education. Difficulty in helping women to believe that they can return to school and how they will change their economic opportunity.
14. How do you get experience for a particular job if you are not hired because of no experience?
15. Computer literacy: Today the great equalizer is the computer and the networking it can accomplish. The only discrimination on the internet is the quality of one’s thinking. It is not a man’s world or a white world. The only problem is entry into it.
16. Money to high schools to begin example of women pursuing health careers. Scholarships.
17. Women sometimes for various reasons drop out of school without getting a high school diploma. They must be encouraged at all costs to pursue their GED’s so they then can have options as to better jobs, higher education, thus pursuit of their goals to increase potential for increased economic security. The state has been gracious to

- provide scholarships (vouchers) to people with a specific average on their pre-GED test scores. Can some provision be made for women on an ongoing future basis?
18. With plants closing, need more class room training slots for interested customers. At technology schools they have long waiting lists.
 19. A challenge I have faced, as well as other women I know, is the lack of financial assistance for continuing education beyond a bachelor's degree. I'm not sure if this is due to "lack of" or that the information is just not publicized well. Also, many times getting the additional degrees does not change the level of pay in the chosen career.
 20. Lack of education and resources to pursue an education. Affordable child care. Understanding monetary issues: investments, etc., lack of funds needed for investments and retirement planning.
 21. Education and supportive services in workplaces on issues of single mothers when there are child care issues, child sickness, doctor's appointments, etc.
 22. More concentrated focused programs for women of substance abuse and child victimizations – this has a large affect on choices and decision-making in adult life
 23. How can men (practically) help in the program?
 24. Lack of education.
 25. Wage gap, male v. female, Child care
 26. Lack of training which makes them less desirable for employment
 27. Weak work history: employment was short for reasons unavoidable, sickness, lack of transportation, lack of child care, appointments, school problems, child support court, legal issues
 28. Women don't feel like they have any skills to hold a job outside the home. Employers don't view a lifetime of being a "housewife" as a skilled person.
 29. A staff member and I recently prepared a grant request. The purpose area was a program (gender specific) for female juveniles. In looking for materials in numerous catalogues, I found 3 items that were billed as gender specific for females. Does this indicate a lack of interest in general?
 30. Provisions must be made for immigrant women to "fit" into our culture economically. How can this be accomplished? Language barriers have to be overcome I know, but what laws can assist in their benefit so they can get jobs here? They were highly qualified in their own countries.
 31. Access to free or low-cost child care – whether it is education, job, training – the lack of low-cost readily available child care prevents women from taking advantage of already available services.
 32. Day care for single mothers who are working and continuing education. This economic issue enables women to succeed and return to an abusive situation and increase dependency.
 33. Childcare while in school. Money for necessities while in school and unable to find part-time work.
 34. One of the problems that I see in my workplace that I feel affects women the most economically is the lack of affordable childcare for women to be able to get into the workforce or return to school. The way it is now, it is now economically more feasible for a woman to stay home and care for her kids and draw public aid than to go to work at minimum-wage, put her kids in daycare (that may or may not be safe and adequate) and all of the money earned goes for childcare. Even with the TANF

- and Families First program, there is a huge gap in services to help women with childcare issues.
35. Challenge: Affording quality childcare that meets hours needed. Average cost in Bradley County in 2003 was \$105 per week for infants and toddlers and \$84 per week for preschoolers.
 36. Twenty years ago I had a comparable job to the job I presently have. This was not in Tennessee. Today, I make \$10,000 less per year than I did twenty years ago. Are we (Tennessee) that far behind?
 37. Affordable childcare that provides flexible hours and days available. Low interest loans to help provide new beginnings
 38. Tuition is frequently a reason women do not take classes that would enable them to advance professionally.
 39. Transportation system, counseling and advice system
 40. Professional Respect: All the panelists introduced themselves in a professional manner and when presenting stayed with their subject. This demanded attention. This was the result of training that will allow other women to enter the economic world and be listened to.
 41. Do the stats compare equal jobs or is it in general?
 42. Commitment needed after the regular work day – this time takes away from family, etc. Women salaries are always lower than men.
 43. “Weeding out” women who are 38-40+ years and older regardless of education and experience. Companies simply do not hire women over 45-50 in many instances. Part of it is corporate image, part of it is they do not want the health issues to put a “drain” on medical insurance, and part of it is they really do not want to pay retirement.
 44. An abusive male supervisor caused me to “finally” quit my job after nearly a year of going through channels, attempting to resolve our issues, on of which was his throwing something at me in a rage. His superior was a female who did all she could. I believe her limitation was due to being a female in a male dominated corporation. I gave 30 days notice, which ended my income but saved my sanity. It was sometime before I recovered.
 45. Why is it that men get paid more than women for the same job?
 46. Lack of transportation: this affects every area of their lives – jobs, doctor, store, school (activities), social, overall well-being.
 47. Lack of transportation – I’m sure this will come up many times.

Diversity Matters

1. Tradition that women do not go into certain jobs. Lack of female examples in certain jobs.
2. Equitable pay for men and women.
3. If you have a man and a woman of equal education, why is it that the man will more likely get the job before the woman?
4. Belief that certain jobs/professions are not for women. Being a member of a minority group and a woman

Legal

1. Poor representation in divorces – women anxious to leave a situation, not just from violence, and get out fast; the husband gets the lawyer, and the wife just takes what's given, even giving up custody of children
2. The danger of the Victims of Crime Act money being taken away from domestic violence and sexual assault programs
3. Low income women need access to legal aid. Women make up the largest eligible population for legal aid programs. They suffer economic deprivation when unable to afford legal representation to resolve many complex legal problems from divorce to used car sales practices. Legal aid can currently help only 1 in 20. Nineteen go without.
4. Lack of court support for child care payments for single parents.
5. The current logs of owned homes/owner occupied homes in low/middle income aging neighborhoods due to the high cost of maintenance and living made worse by predatory lending practices take value out of communities, decrease housing values and increase social service costs. Low income elderly women left to deal with the family home need legal representation.
6. Women who are in abusive situations that do not have the economic means or contacts to leave this environment.

Self-Esteem

1. Self-esteem and Self-worth – It is a mindset of “southern” women. Experienced it myself when I had an opportunity to work in New York City after the age of 40. I entered the workforce thinking I was a “minnow” from Oklahoma and realized that I could achieve much and could “swim with the sharks.” No one there stopped me. I was hindering myself and it opened my eyes! Then I moved to Tennessee and had to begin the struggle again, but I was prepared.
2. Lack of self-confidence to try to make changes, which makes women stay stuck in social system.
3. Young women, high school age especially, many times do not have the confidence to go after jobs they really want. Male influences in their lives. The lack of strong female role models to encourage them.
4. Lack of positive female role models and positive interaction with them. Peer pressure and drugs.
5. Low expectations for women in school (high school, parents/family, community, media)

Healthcare

1. Continuing and encouraging women to pursue health care careers.
2. Longer stays at homeless shelter without required absence from morning to night for mothers with small children. If there is no abuse, they cannot use the women's shelter, and the homeless shelter is required to make them leave during the day.
3. Women need access to healthcare for themselves and dependant children in order to be able to pursue and succeed in employment. Their unburdened success improves their economic contribution and reduces the strain on publicly funded social services.
4. Access to healthcare and drugs.

5. Medical benefits are a grave concern. Some women stay in low income jobs merely to cover family medical benefits. Others work a second job to keep coverage.
6. Healthcare costs are outrageous for the small business owner. Many of us are forced to do without. I felt the pain when I broke my arm.
7. Affordable access to drugs – included in healthcare

Networking/Access to Information

1. Better promotion of available services – the information about available services – i.e. low cost loans at the BK Credit Union, clothes closet, excellent Families First Program needs to be promoted heavily at identified points (DHS, Legal Aid, etc.)
2. Lack of resources – family and money
3. One place to get information about rights education – legal, health care, pay, employment, social security
4. Lack of information, especially on where to begin
5. Women networking with women – learning of opportunities available and accessible

Grundy/Marion

Employment/Childcare

1. Job training/placement
2. Job opportunities, minimum wage, cultural roles, transportation, training, senior citizen employment
3. Better jobs and higher pay
4. Policy changes – employers
5. Absence of jobs paying more than minimum wage – Grundy County
6. Lack of job opportunities
7. Lack of employers
8. Minimum wage for women – it is very hard for a single mother to raise three teenage sons on minimum wage
9. Minimum wage for women – it is very hard for a woman to raise a family being single on \$5 something an hour
10. Minimum wage
11. Better wages for women; childcare for older children 12 years and up
12. I would like to see more and better jobs for Grundy and Marion counties
13. Welfare vs. Work – especially concerning single mothers trying to nurture and earn family income
14. Creating opportunities
15. Cultural/religious attitudes that say women should take a secondary role to men
16. Male management intimidated by capable females
17. Male work force – stereotypes put in place about what women can and cannot do, regardless of the reality of the individual
18. Closer networking between employers and job seekers
19. Need for personal introductions/referrals for jobs or business opportunities – Men often receive more help with a step up than women
20. Women – wages, their importance, giving them self-esteem and knowing they can do it

21. Transportation – It is very hard for a single mom with three kids to keep up a car, work on it or get it fixed at a garage, only making minimum wage when she has to keep a home, food, clothes and get them to school
22. Grundy County – Catch 22: a population of 14,000 does not attract education-training services, no semi-skilled work force to attract employers
23. Eldercare – women/men are responsible for this care; if they are unable to work, it affects everyone
24. Childcare – I think there needs to be places for older children to stay while their parents work because daycares only accept children to a certain age
25. Disable care in Marion County – Moms have to have this care in order to work
26. Jobs that offer no benefits
27. Healthcare for employees
28. To get a better quality of teachers for more pay
29. Pay scale of teachers which impacts the quality of teachers
30. Sexual harassment appears to hold women back

Transportation

1. Transportation – some women don't have cars and have to depend on city transportation or family members to take kids to daycare, school, doctors, etc.
2. Transportation
3. Transportation – It is very hard for a single mom with three kids to keep up a car, work on it or get it fixed at a garage, only making minimum wage when she has to keep a home, food, clothes and get them to school

Education

1. To get a better quality of teachers for more pay
2. Cultural arts – bringing music and arts to area schools – exposing area to cultural events
3. Funds to attend college and pay rent and live while they do
4. Education and skill training
5. Education
6. Inexperienced educational opportunities for women later in life
7. Women need more education to get the higher paying jobs
8. Keep students in school and help/encourage them to graduate from high school
9. Educational needs and opportunities, smaller classrooms for more individual instructions, Grundy County has high number of remedial students who go through system but unable to find work or career in county, opportunities are non-existent unless you leave area or commute, all citizens need training on resumes, job applications and interviews
10. Pay scale of teachers which impacts quality of teachers, school supplies
11. Lack of education
12. Grundy County – inferior education compounded by historic unconcern for education throughout the community
13. Financial training – how to balance check books, borrowing procedures, etc.; need to see the difference that good credit can make in their quality of life
14. Financial info/training

15. Cultural arts
16. Lack of goals (long-term) and skills in financial management

Community/Government

1. Tourism development
2. Grundy County – something for senior citizens
3. Activity for teens, they are our leaders of tomorrow
4. Hinders small business development especially among women; “Boss Hogg” mentality
5. No public bid notices from government seeking goods or corporations/government compiling bid lists for diversity purposes and not utilizing them

Networking

1. “Good ole boy network”
2. The “good ole’ boy network” seems to hold women back
3. Good ole boy network

Self-Esteem

1. Domestic abuse seems to hold women back
2. Role models and mentors for teens
3. Teen pregnancy/drugs – girls are not encouraged in their educational development; resort to other lifestyles
4. Role models/mentors – there needs to be more women role models/mentors for young women in high school
5. Lack of motivation
6. Lack of vision (long range)

Polk

Communication/Networking

1. Communication between local government and women
2. “Good old boy network”
3. Lack of information on funding assistance
4. Lack of financial literacy
5. No access to education/knowledge/internet; women have no access to learning resources
6. Transportation and communication – we are such a large county and it is difficult to unify it

Transportation

1. Transportation to work/school
2. Transportation and communication – we are such a large county and it is difficult to unify it

Family Issues

1. Caring for elderly parents, who require multiple medicines, with no available assistance because I work full-time
2. Single parent family – the balance between work and home life with children
3. Home responsibilities
4. Chaotic family life (divorce, incest abuse) which leads to low self-esteem and lack of empowerment
5. Violence – Domestic – battered women, verbal abuse, child abuse – from being over-stressed
6. Low income housing
7. Barriers to providing complete and logical information on effects of pregnancy on teenage mothers and ways to prevent it
8. Early (teenage) pregnancy
9. Meth

Mentoring/Support

1. Mentors
2. Lack of support, emphasis, empathy, from those in positions to offer assistance
3. Need counseling early in life to thing long-range goals and occupations
4. Lack of female role models
5. Types of businesses supported by county and state programs – i.e. manufacturing and industrial as opposed to cottage crafts and tourism, businesses which a lot of women in rural areas tend to get into; support of arts and crafts industry like in North Carolina and Kentucky

Education

1. More opportunities for education for women
2. Education
3. Education
4. Education

Health/Mental Wellness

1. Lack of affordable preventive healthcare for low income women who don't qualify for TennCare
2. Mental healthcare – the lack of it in the rural counties
3. Lack of mental health services – no access to therapeutic intervention, even lack of self-help groups like AA, NA, OA, etc.
4. Pre-menopause

Jobs/Pay Equity

1. Women are not programmed to think “business”
2. Society perception of that women can/cannot do
3. Old ideas of women's “place” (coffee servers, etc.)
4. Attitude – a woman is useless compared to a man; women not empowered; out moded sex role stereotypes prevail
5. Massive male resistance to female management/authority – intimidation, physical threat

6. Jobs
7. Income
8. Low pay
9. Low-income housing
10. Dollars for funding: staff, sales rep, supplies

Self-Esteem

1. Respect
2. Self-confidence
3. Chaotic family life (divorce, incest abuse) which leads to low self-esteem and lack of empowerment

Meigs/Rhea

Parenting Issues

1. Financial issues – pay for women’s childcare costs
2. Helping parents with issues of children: healthcare, education, childcare
3. Lack of assistance for single parents with childcare
4. Work places are not considerate of women also being mothers. They expect work to be placed before family.
5. Parenting skills – My concern is that children are reared in homes where parents have fostered the acceptance of limited opportunities for women.

Legal Issues

1. Property rights of women
2. Better system of collecting child support
3. Too much dependency on welfare, enforce welfare time frames, educate and enforce

Domestic Violence

1. Husbands sometimes have problems with women excelling in the work place, which sometimes causes conflict at home balancing work and family
2. Law enforcement placing a low priority on crimes against women. Domestic abuse, violence against children, harassment, etc.

Transportation

1. Rhea has zero public transportation

Education

1. Ask about literacy as an economic barrier – access to information
2. Education to foster the arts in our community center for community arts (beginning with children) with economic help from local patrons and their emotional support
3. Lack of education – Too many high school dropouts. Issue – why is this dropout problem occurring? What public agencies are attempting to seek out the dropouts? How are they being encouraged to continue education?

4. Better education in high school on the concept of money, such as loans, credit cards, how much money it takes to reasonably take care of a family with and without a spouse
5. I have heard the goal of our teens is to become old enough to dropout of school and apply for a GED
6. Assistance with funding for higher education (Bachelor's or Master's)
7. Lack of educational assistance and opportunities for middle class working mothers

Financial Literacy

1. Lack of financial literacy among children
2. Better education in high school on the concept of money, such as loans, credit cards, how much money it takes to reasonably take care of a family with and without a spouse

Miscellaneous

1. In county government, elected officials are paid appropriately, but assistants are very low paid. This is because of County Commissioner, women and men both, not a male decision. Many women don't respect other women any more than men do.
2. Better pay for the female county workers. Example would be women that work for county mayor, female commissioners, librarians, etc.
3. Women knowing their self-worth. I feel we should start teaching at an early age.
4. Lowered salaries and benefit packages offered for jobs considered traditionally to be "woman's" job.
5. Mental stability or mental illness – not considered human due to mental problems, we need people who believe in us, building a mental community, a fight to fit in
6. I'm not sure about other areas of the country, but here in Dayton your "family" name can open the door or slam it closed in your face
7. Discrimination in factories – Men and women having the skill level, but men being able to move into a higher management level
8. I'm sorry to say your race, color and religion can still have an impact
9. At least here in Dayton, the "Good Old Boy" attitude is very much an issue
10. There seems to be a "Good Ole Boy" system in small counties. You get a job because of who you know.
11. Homelessness of women and finding support for growth

Bledsoe/Sequatchie

Parenting

1. Single parenting
2. Affordable childcare

Drugs

1. Meth

Finances

1. Money

Education

1. More educational opportunities especially for women so that they do not need to travel over the mountain to Chattanooga
2. Classes made available to students to prepare them for the work force. CMS is not enough (we find guys are the only ones taking this).
3. How to open doors for job opportunities
4. Improve job training for women
5. Lack of training and opportunity for women in the work force, especially in smaller counties
6. Education for high school seniors on women in the work field
7. More education products and opportunities for high school guidance counselors to give to female seniors, not only poverty level or middle class, in regards to work field, salaries, education, dress for success, interviewing skills, etc.
8. Education for middle class women who are needing to go into workforce or back to school (work field opportunities, salaries, dress for success, education possibilities, etc.)

Self-Worth

1. Low self image
2. Starting at an early age to level the “playing field” gender wise
3. Lack of motivation and ambition
4. To break the cycle of young women not continuing their education in some type of post-secondary training. A high school education is not enough. They need at least a certificate in a Tennessee Technology Center in an area.

APPENDIX H

TECW Southeast Development District Advisory Council Tour Notes

HAMILTON COUNTY

Red Bank

Child Care

- Husband didn't want wife to take a promotion because it she would have to put children in daycare. She was currently a part-time employee who was offered a full-time management position
- Staff miss work because they are out taking care of sick children or parents – staff missed 847 hours last year
- It's hard for lower income women to find affordable childcare. Needs to be more affordable
- Corporate Employer should value an employee and recognize childcare as important.

Transportation

- Insurance – literacy – need to know what we are paying for, what we need, what we don't
- Lower income and affording a car, insurance and gas to get to work
- Public transportation not good
- How to buy a car
- Affording to maintain your car
- Women are treated differently by mechanics
- Credit reviews-Women at any income level are continually evaluated when buying a car
- DHS program – First Wheels – helps low income families buy a car. They have to be currently working and on food stamps

Healthcare

- As a business owner – need a better understanding of the costs of medical insurance – in order to keep good employees you have provide insurance
- Benefits are going down and out of pocket is going up.
- In order to pay premiums, we may have to forego raises
- There should be more benefits for wellness
- Employers should encourage overage health and add education on how to be healthier.

Networking

- Women should educate other women
- Women should mentor other women
- Women don't promote other women

- I am mentoring my son to respect women

Education

- Literacy is an issue

Employment

- Better off not working, the system affords you more for less
- Women work longer hours for less pay
- Men who graduate from college climb the ladder very quickly. Women juggle family career, etc.
- Access to resources to become an entrepreneur
- As a diversity business, it is very difficult to do business with the State of Tennessee.

Legal

- Legal access in divorce, have an attorney but cannot afford the best attorney
- In divorce, get stuck with bills/ debt, school tuition
- Judges are not fair to women
- No enforcement for collection child support

Financial

- Many live paycheck to paycheck or living beyond their means
- More education on basic budgeting
- If you have bad credit, you can't get a job, a car, a bank account
- Learning ways to afford housing vs. homelessness
- There is a stigma of going to an agency for help
- Women know programs are available but there is a stigma
- How do women come from an economically disadvantaged situation.
- What happens when I don't qualify for government assistance but don't make enough to truly live

Resource

- Erlanger Medical Library

Downtown Chattanooga

Mentoring

- Women backstab
- Limited amount of "space" won't help other women because only so much room to move up
- Won't share information even though businesses are related
- Need better support group for women to network
- Women sometimes try to be something we're not
- More women should apply and try for executive level jobs
- Lack of teaching self-esteem to young girls.
- It's a huge deterrent to women when they are treated poorly by other women

- Competition among women
- Lack of sharing of information by women business owners
- Everyone can be accommodated so why not share information
- We are urged to protect our turf
- Do cultural differences hold us back?
- Need a better support network for women
- Women need a better way of getting information out to each other
- Fear of success – fear of failure
- Fear of change-fear of being successful, lack of support
- If you open your own business, “you are out there”
- Impact of women with so many roles
- Women with expectations on themselves to do it all
- How can I share my experiences to help others
- When you look for the real level of support, faith has a lot to do with the way you work with others
- Society has a lot to do with the pressure with place on ourselves
- Lack of qualified people to serve on boards

Communication-Trust-Support

- Rotary – Golf course – Study Group (share information on successes, failures-support each other)
- Young President’s club
- Small businesses have long hours and don’t have time to network
- Not being selfish- fear of letting go – if we are open to giving we will receive
- Fear is a mindset – we have been trained to believe that we are not as good as men
- Ability to look at what is – is critical
- Need to turn off the internal voice
- Women are creative
- Women may not get the support of their spouses, however when things fall into place spouse may be supportive
- Family must be supportive
- Women need to get into office – we are 49th in the nation
- We need to reach back to bring sister’s forward – mentor those women who want to come forward

Child care

- Progressive policies within companies, family time, sick time, etc
- Flex time
- Partner with the Dept of Education for child care
- Early education students getting college credit
- Possible waiver signed by parents
- Financial responsibilities
- Start up income
- Capital income for growth

- There are funds set aside at the state and local level that are not working
- Prevalent issue
- We need to think outside the box
- How can women gain a collective voice for childcare
- There are environmental ways to take care of sick child????
- For example – child care centers are very expensive. Progressive policies need to be implemented to help corporations look at family friendly practices
- Flex time discussion in legislature
- Workplace needs to help women

Financial Resources

- Start up money – when you have the desire, not knowing where to go.
- Small businesses cannot prove themselves when competing with large businesses
- Process is cumbersome to bid for government work. There is a packet available n how to apply. No link between small business owners and state
- Have a resource guide for women by development district

Healthcare

- Cannot Afford
- Accessibility
- TennCare availability of healthcare
- Hiring of temps to company filter out older employees. Younger temps are hired at a lower pay scale
- Worker's comp and disability insurance
- Has anyone not started a business because of healthcare costs
- Small businesses should band together to get group insurance
- Ideas for legislative prospectives-2 essential issues – childcare and healthcare

Discrimination

- CEO's not making promotion – young women are side stepped in favor of men
- Capabilities of doing job
- Lack of consideration/experience for promotion if no degree
- Community support
- Finding good board members for company

Workforce and Off-Ramping

- Returning to the workforce
- A lot relates back to child care
- Stay at home moms -Being a professional women, not taken seriously
- Largest group within the tax base are women. Largest employer is Wal-mart
- Traditional business models need to be re-considered
- Subsidized day care

Education

- Access to education
- Identify skills interest
- Primary and secondary levels
- Lost adults who have potential
- Evaluate skills

Collegedale/Ooltewah

Employment Issues

- Glass Ceiling
- Jobs conducive to raising a family
- Age barriers
- Salary parity
- Women in executive positions.
- #1 problem – low self esteem – feel trapped
- Need empowerment
- Job flexibility – jobs need to support interaction with family
- If a women takes off it is seen as not doing my job
- Flexibility with out being judged
- Is there a data base where women can look at salaries
- Lack of support for flexible hours
- Off-ramping
- Work ethic better in older people
- Need for flex-time
- Need for childcare

Childcare

- High cost
- Need for childcare at work
- Childcare for sick children
- Need for childcare within proximity to work
- Stress of finding childcare
- Costs of children keep going up
- No childcare for overnight
- Loss of job because of missing days to take care of ill child
- Companies need to provide child care. This is a high cost for employers
- Example given of mother who leaves her daughter at home in early a.m. in order to go to work. Worries about a fire or break in until daughter goes back to school.
- Late fees charged by day care if you fail to pick up child on time
- Need for flexibility within jobs

Education/Schools

- Physical education
- Continuing education for workers
- Lack of computer, communications skills, etc

Transportation

- No commuter buses
- People hitch hike to ?
- If people want to move way from the city, how do they get to work. People ride taxis to work. It costs \$100 per week for a taxi
- If you have a great job in Chattanooga, no way of getting to job so women don't take the job.
- No public transportation
- We need sidewalks
- Women can't get to work which is a barrier to earnings. They are in turn unable to buy a car and afford car insurance
- The area lost the Carta bus line because it was not utilized

Healthcare/Mental Well-being

- Women are so caught up in daily life activities they have no time for themselves. It is a barrier to improve.
- Trying to put on the A-game – how????? Doing what you need to do to make you feel good about yourself.
- Lack of healthcare and dental care
- Single moms are trying to survive.
- Have to take off work to do dr. appt. or dentist
- Few benefits, no access
- Time for self-renewal

Mentoring

- Need for interdetermination ????
- That can also come from outside influences
- Lack of role models

Domestic Violence

- Huge economic impact
- Legal advice
- No police support for abused women, rape victims
- Accusatory attitude of police
- Impacts health, well-being – destroys a woman from the inside out
- Costs of having temps come into workplace as a result of domestic violence
- If woman can't come into work, job is not getting done
- Health care costs going up
- Healthcare – child sees domestic violence
- 97% of abusers are male

Professional Advice

- Legal advice and financial
- Need better access, support systems, empowerment

- More info needed for a business owner
- Need more education to building finances, mortgages.
- Knowing where to go
- Where are sources? How do you access information?
- Need financial advice

East Brainerd

Women's Image

- Owning your own business
- Teen year girls who make good grades-boys are afraid to date
- Have the same need for acceptance
- Focus on young boys to let them know that women can be successful
- Some messages come from churches
- There is an overlying message that girls are supposed to be nicer
- That hinders girls for saying what they need to say
- Self-expressions-it's ok to express gifts and talents
- Nurturing from parents and educators
- Women's images
- Most powerless woman in our society is aging women
- Need financial and emotional support
- Being successful is not a negative
- Men need to have "spine" and be supportive which is difficult here
- Men are threatened
- Men need to stand up
- When you look through the filters of history it is a war jargon
- Young boys are not educated to know that successful women are not to be feared
- Men need to lead by example to change the mindset
- There is no church leadership in churches
- Interesting to see the statistics on high school dropouts and where they end up after not being educated. Creates men and women who are incapable of appreciating smart and capable woman
- Changing the mindset of the clergy to cross boundaries

Education

- Young girls do not get enough support and help about consequences of having children by different males
- In terms of their own economic development
- In domestic violence, there is no central location for information
- \$9.00 per hour puts female over the threshold to receive assistance with childcare.
- No leveraging of benefits
- Average cost of 1 bedroom is \$600
- Multiple challenges for women
- Single motherhood is a huge issue
- Access to information-who to go to-how to find the information

- Career camps
- Presentations/Apearances by Corporate leadership
- Self-esteem/self-awareness

Domestic Violence

- Schools need to have peer assistance so kids learn compassion, networking
- Strength and weakness are identified and kids learn that this is not a bad thing
- All factors in supporting the diminishing factors of domestic violence
 - Self-esteem = Economic Impact
 - Multiple dads
 - Dreams for the future
 - Encouraged to stay forward, to stay the course
 - Parent empowerment and getting them more involved
school faculty must embrace the active participating parent

Economic

- Single mothers don not receive enough assistance
- Improper guidance for start up businesses
- Why are we not giving incentives to small business start-ups like we just gave T-Mobile
- Difficult to find funding for start-up businesses
- You have to be persistent – stay the course
- Unable to make ends meet-1200 per month, 1500 are expenses, too high for help
- We fix things after the break instead of before – need to be more proactive

Networking – Workplace Issues

- Resource issues
- Women support for other women
- Business is about relationships
- How do you know if it is a woman owned business
- Women make \$0.75 for every dollar men make
- Over 20 years you must work an additional 6 years
- If women made more money we would spend in the economy
- Glass ceiling
- It is odd for women to come together to tell each other to support each other

Families/Issues of Aging

- Family support services need to emphasize togetherness not try to separate the families
- Care giving of Senior Parents Issues
- Eldercare issues-family support issues is an economic impact
- Women in family take care of parents which take them out of workforce
- When parent needs care the caregiver's health decline
- If husband preceded wife in death and women has been stay at home mom, health care costs are too high

- Tenn Care cuts impacting women's health

Bradley/McMinn

Employment - Health-related Fields

- In health related fields, one has to have prior experience or secondary education. Can't just pull someone off of the street.
- One has to have an understanding of how insurance operates.
- Several years ago, physicians would hire and train – they won't take the time to do that now.
- Healthcare is more technical – requires computer literacy, more technical training early on. Some have fear of computers
- In Polk County – Have had a health occupation class in the past – a lot of the those teachers cannot afford to stay in teaching and go back to nursing, \$ is better.

Employment - Job Training

- Cleveland High School is a very aggressive tech. School. The high school exposes students to healthcare field, automotive, computer tech – offering a national web certification
- Per Junior Achievement rep. – there needs to be more promotion of opportunities at the middle and high school levels. Girls are not exposed to female role models. They don't know what technical jobs entail.
- Getting a job – no skills on how to interview, dress, shake hands – don't know how to communicate
- There is a lack of motivation for non-traditional jobs.
- Non-traditional jobs – Female welders are better welders – more exact, better hands
- RE: computer training, girls need to learn basic key board skills in elementary education
- Need a quick training on more soft skills that lead right into a job
- Women don't need job training for a job – they need training for specific job skills
- In schools, interview training goes by the waste-side because of "No Child Left Behind".
- There is a need for job interview training

Employment - Other

- Retention of workers is critical for all employers
- Men need to take a new approach to business.
- Schools need better counseling. Private Schools offer that, public schools have no funding for this. Need more counselors in schools for career and education assistance.
- At United Knitting, out of 120 employees 50% are women. To find good workers, we have to go through 10 to find 1. There is lack of work ethic.
- Women lose jobs after mid 40s
- Career Advancement

Panelist – There are defined rules on pay and equity in Tennessee. Bredesen signed last year. The TECW is doing a study and the report will be released in January. Participants asked how one gets a report.

Panel Question – does the education system see two kinds of female students? Yes.

Diversity Matters

- Most successful companies have extremely diverse upper management – in this area, companies don't
- Older women are going back into the workforce and have a hard time getting interviews
- “Off Ramping” older workers being forced to retire – skews insurance rates, allows companies to bring in less experienced lower wage workers.
- Inequity starts at a different level – starts @ middle management and above.
- Need to work with churches, they can be the worse for far right religious beliefs
- Doesn't matter how much experience a woman has, women have to fight to get equal pay.
- Does speaking out get you ahead – Depends on how you speak out.
- Networking got me to where I am today, not my skills

Mentoring

- There is lack of mentoring
- Need more middle school mentoring
- Getting community people of all job classifications in the schools would help.
- Need to instill responsibility

Transportation

- Panel surprised that there was only one card
- If no car is available female is “locked to the home”
- People can't get to work. Family only has one car and it is with the husband at his job.
- Lack of public transportation
- SETHRA is available but not for getting to a job
- Difficult to maintain employment because of lack of education on how to buy a car
- Can't get to work because child is sick– women bare the responsibility for child care
- Car is broken down, can't get to work, have no funds to repair car, lose job

Self Esteem

- Strong divide in schools – get married, have children or have goals and are achievers
- There is a lack of motivation to go beyond high school. Girls are motivated to get married have babies and be taken care of.
- There needs to a system to teach girls not to be young mothers, girls are taught that the system will take care of them – not how to take care of themselves
- Is there sex education in Bradley Co. Schools? No, there is abstinence training
- No self – worth

- Not taught how promote yourself, need to be taught at a young age.
- My spouse/family not supporting me, it's a mind set – high school education work in a plant for life
- Women are the major bread winner
- Girls are told that the only guys goes to college
- Self esteem tough trait to achieve
- If you are failing in self-esteem the rest will not come
- With Families First parties are required to learn life skills

Child Care

- Need programs to educate girls in school about not having children early.
- Why should I turn my kids over to Child Care that I can't trust – when the system pays more.
- Concern is on the availability of good child care, Affordability and hours that coincide with work schedules
- Workers make minimum wage and can't afford childcare.
- Childcare workers are not paid enough
- Funding is being cut to assist with paying for childcare, as a result, parents are cycling back in to the regressive welfare system
- What about federally subsidized childcare.
- United Knitting is in an industrial park, perfect place for Child Care – not cost effective.
- What about an offsite location for childcare with a central location for pick up? Liability is an issue.
- Laws and regulations behind daycare centers are very prohibited

Hispanic community

- Growing Hispanic community – more willing to take a lower paying job – language barrier
- Getting loans – mechanism for know what is available
- Financial literacy
- Publicity for getting information
- Teen pregnancy rate overall has gone down and Hispanic community it is up 60%.

Legal

- The growing number of Hispanic population don't understand the law
- Literacy – free legal clinics
- Need more information on where to go to get legal advice
- Child support – he's not paying and the courts won't make him pay
- Need a better understanding of legislation re: shared parenting.

Misc

- Women don't feel like they have power – they are not taught they can effect develop or effect policies

Resources

- United Way website is a resource
- Tennhelp.com – good resource
- Workforce Investment Act Program – through Dept of Labor - YES Program

Other Comments

- Bring young ladies to these events. They can talk about teachers telling girls what they can't do.
- Maybe do listening tour for girls.
- Have we considered adding a clergy person to our panel

Grundy/Marion

Education

- Funding
- High schools not preparing – no money in schools except for sports
- No practical training -Resume writing and business, finance/banking
- Tools for vocational education are old
- Teachers need re-certification and continuing education
- No access to local technical training
- In Grundy, no upper education for adults, no jr. college
- University of the South – not affordable to all and scholarship info is not readily available
- Transportation to upper education – no cars to get there or \$ for gas
- \$5000 offered as a subsidy by the state through Families First
- Vision and long range planning and training lacking in our counties, ie counseling programs for youth, mentoring
- Grundy highest drop out rate – Rotary Advocacy for Youth Program trying to work on this problem
- Kids need to be counseled on what direction to go
- \$ for education high importance – survival \$ is not enough
- cannot provide a “way out” if the students are merely in “survival mode”
- “poverty thinking” is foreign to most educators, so our methods of education are not truly relevant to most economic classes
- Decision-making at the poverty level – we need to provide more social training to understand why these people make the decisions they do.
- School system does not mirror changing economic climate [closures of Wheland, DuPont, etc]

Employment

- Industry won't come to an area that won't provide a reliable workforce
- Smaller employers cannot afford benefits
- Mainly service oriented and construction opportunities
- Lack of information for small start-up business
- Minimum wage jobs moving to Mexico

- Job Opportunities – Challenges
 - 1-Plethora of minimum wage jobs
 - 2-Restructuring of welfare system – not to punish by withdrawing benefits
 - 3-Lack of “soft-skills” training = high turnover that is costly
 - 4-Lack of healthcare benefits
 - 5-Alcohol/drugs big problem
 - 6-Lack of positive work ethics
 - 7-Lack of local support for entrepreneurs
 - 8-Lack of Chamber focus
 - 9-Lack of networking opportunities
 - 10-Interfamily feuding/jealousy/sandbagging

Networking for Jobs

- Placing job ads
- Break down in process
- Literacy
- Computers in libraries are old and outdated
- No workforce Career Center in these counties

Networking/Government Bidding

- Lack of information
- Unemployment office seems to be sole source of info for employers, job seekers have little info.
- No public bid lists at the local level
- Corrupt process with local nepotism practices
- Those who talk about using WOB don’t walk their talk.

Role Models/Mentors for Teens

- Girls are not encouraged to do more with themselves – self-esteem – not think beyond today
- Lack of women to teach them to think forward – encouraged to marry and have children
- Rural areas – lack of activities for young people
- 3 dozen natural outdoor activities – caving, rock climbing, river activities

Good ole boy network / cultural roles

- Domestic violence
- Lack of support by spouses
- Warning to not rock the boat and remain in your role
- Impacts hiring/firing and positions
- No support from other women

Culture/ Religion

- Woman’s place in a biblical sense
- How does this impact women

- Traced back to Genesis: babies=women work =men
- No duality of roles
- Local churches do not foster equality
- Active women are frowned on – need to keep in line
- Cultural over lay = men who are progressive
- Fall into good ole boy habits when pressed to keep their women in line
- Mindset that the leader of the church need to be men not women
- Impacts women's education opportunities
- Pay scales
- Level of jobs
- Access to promotions
- Women are their own worst enemy – Queen Bee Syndrome
- Women forget to put the ladder down to help others up
- Teamwork with women – no teaching of this in these counties

Cultural Arts

- State tourism brochure being developed
- Bring culture into the schools
- Bring cultural activities to the schools

Politics/voters

- Where are your elected officials today? Go back and ask them
- Sr. Citizens – knowledge and experience, are anxious to work

Transportation Issues

- City – no public transportation – except SETHRA
- Cars – too expensive/gas/insurance vs. wage
- RE: SETHRA -Access to this service is limited to welfare or Families First, will pick up people on these programs for work. Becomes self-limiting, as your income grows the benefits end

Elder Care / Disabled / Healthcare

- Access to care for our elders or disabled while we try to work
- No activities or provisions for this
- Senior Center or Daycare does not exist, Chattanooga too far or Senior doesn't drive
- No communication about childcare
- No quality childcare centers that are affordable
- Communication about day care rules
- Extended families-grandparents are raising children – Why?

Drugs

- DARE program
6th, 8th and 10th grade to hit all the areas of age concerned

Polk

Communication:

- Local Government
- Business Support
- Not enough info for women starting a business, ie, funding, grants, loans, start-up money
- Not enough info regarding loans and available funding
- Develop a place /library for people to go and learn about opportunities-this is a county-wide issue in Polk Co,
- Basic communication of women's issues not taken seriously
- Women not allowed to congregate on the streets/parking to go into Curves exercise studio
- Some women get start-up money through circumstances such as death of relative
- Lack of library resources, no computers in home
- No way for women to get information that is out there
- Lack of internet access
- No money to fund projects such as libraries
- State funds are not available for library construction
- Even TVA had to be convinced for even a small contribution
- Perception that women's issues aren't important (ie bringing "Curves" in)
- "out of sight, out of mind"
- County not supportive of women's issues, wants to put its money into large industry
- Lack of vision for future of county, business, industry, etc
- No Domestic Violence Outline

Transportation

- Lack of ability to get out of home to get services, such as counseling
- No Families First in Polk Co.
- No public transportation
- Must go to Cleveland for Families First, no way to get there
- County has no community services at all
- Must go to another county to access services
- County doesn't see role of providing services to residents-they don't feel it is important
- Mountain serves as a barrier
- No tax base, most land is national forest
- Can't raise property tax issues, law because many residents are land rich but poor financially
- Lack of cars and who has priority over the car in the family
- Some public transportation (SETHRA) is tied to grants/services of agency
- No access to health care, any special programs because lack of transportation
- No opportunity for young women to advance, stuck in Polk County no way out
- No early intervention, feeling of helplessness

Family

- Domestic Violence isolates women
- No intervention
- Women feel isolated –afraid, stupid, self-worth/self-esteem, her lot in life, unable to
- speak out, health and wellness, all socio-economic levels
- Meth – Children removed from homes
- No opportunity for intervention
- No referral of treatment resources
- No Domestic Violence Hotline
- No funding for services
- Funding priority for services that families need – ie drug programs, etc
- No prevention/education funding
- Typical cycle of violence issues effects health and financial wellness
- Victim may be able to contribute financially but not contribute as a mentor/parent

Teen pregnancy

- Single mom, multiple children, different fathers
- Probably no child support – not much available
- Other parent unemployed
- More single father families? (not sure if I read this right)
- Disparity between rich and poor in county
- Cheap land brings rich residents, the get government services – nothing left fo natives
- Taxes may lead to locals losing their long term homes
- Provision of services can help bring families together
- Lack of services is a dominant theme

Mentoring

- Lack of female role models – if don't see mother doing well – who is role model?
- Young girls have not desire to do anything – not getting things in school they need to develop and overcome circumstances
- Have to get the girls when they are young, hook up with role models
- Schools are resistant to bringing in programs such as Junior Achievement
- Older girls have no ambition beyond local minimal jobs, while very young girls have dreams and aspirations
- Girls Scouts do not mentor in county
- Lack of respect for certain female owned businesses in county
- Companies don't work together, honor each other, also problem for local chamber
- Mentoring hard to do with volunteers, also hard to get mentors
- Need network/communication between women business owners so schools, etc can use as a resource
- Beauty queen/sports mentality vs. junior achievement not take seriously because BG & Sports are more important
- Reality check like program not working in Polk Co.
- Junior Achievement not accepted in the schools

- Girls don't have goals

Education

- High school education lacking – leads to pregnancy, lack of opportunities
- Need to educate young women
- Lack of library
- Two new high schools = may be a draw
- Hope Scholarship – information/campaign needs to come to Polk Co.
- Colleges need to be more flexible and offer internet sights
- Lack of financial literacy- need to educate girls about this issue – scouting, etc
- Many resources available in large areas such as Chattanooga, Knoxville, not available in small areas
- 29% are high school graduates in county
- Polk Co. residents don't work in Polk Co.
- Need industry to support workers
- Residents don't spend their money Polk Co
- County has a negative income
- Local mindset that if I can buy it locally, it's not worth anything
- Group of students who can't read, get passed to next grade yearly but still can't read
- Lack of education in key to most areas discussed
- Education leads to better parenting skills
- No post-secondary education available
- Polk Co doesn't have the number of residents to justify the services of CSCC classes, etc
- Colleges need to look at offering classes
- Need for certain certification for non-traditional jobs for women

Health and Mental Wellness

- Lack of mental health services
- Suicides have resulted form no mental health services
- Only outpatient services in county
- Still need transportation, no emergency transportation for mental health services
- Lack of affordable preventable health care
- Tenn Care cuts, where do women get health care needs met
- Sometimes only health services are for birth control, if not already on birth control, can't get pap smears, mammograms. Etc
- No self-help groups
- Women business owners can't afford health care

Jobs/Pay Equity

- Dept of Education is the largest employers in Polk Co.
- Rafting industry does bring in \$, women do work in rafting industry but industry doesn't help local industry

- Local government wants industry, why not market the area and what it has to offer – they don't exploit what is here, this impacts small/women business owners
- No industrial base – most businesses in community are small
- Had to threaten discrimination to bring in a women's oriented business
- Stats of women owned businesses are flawed, business in name of women but run by men
- Lack of state support for small/women's business (ie, Dept of Agriculture)
- Polk Co not interested in women's business interest in TN Overhill (Etowah). Polk pulling out of this partnership for tri-county cultural development

Good Ole Boy Network

- Some perception that women are not as capable as men in some business
- People are afraid to get involved in not from here
- Some locals won't like you if you are not from here
- Need requirement in Governor's Three Star Program to involve women and women's development
- No local tv, media, etc to get word out about issues
- Men wouldn't attend today – told her to take notes
- Only one woman in government in Polk Co.
- Hatred of civic organizations that are active

Meigs/Rhea

Parenting Skills

- Families accept limited opportunities for women
- Unfriendly employer policies
- Welfare dependency – parents don't work, make career of welfare system
- Learned dependency on welfare – children grow up in welfare homes know another way
- Child given permission to make a career of living on welfare
- Girls are not taught to make goals – figure in food stamps/welfare in the equation
- Parents know the system and work it. If employed with temporary benefits, they will quit their job days before benefits run out so they can go back on welfare and collect benefits
- Majority of people are very candid about their working the system
- Some people do not take advantage
- Solution: welfare reform issues - year limit is not being enforced. They (women) complete training but there is no follow-up
- People should be rewarded for picking themselves up and then taper off as status improves
- Raising the next generation to live under welfare circumstances
- Some women on welfare drive better cars than working women.
- They are being rewarded not to work
- A 15 year old girl with a baby cannot get welfare- because her mother makes too much money

Transportation

- SETHRA doesn't run on 2nd and 3rd shift
- Gas prices too high
- Expect work to be placed before family
- In Meigs -If I have to drive to Athens I am not going
- In Rhea Co, limited SETHRA in county, doesn't operate 2nd and 3rd shift
- Not economically feasible to buy gas to go the Chatt. State

Legal

- Property rights
- Division of property in divorce
- What happens to your rights
- There are no hard and fast rules
- Policy changes
- Estate planning
- Education on protective orders

Domestic Violence

- What part does the media play
- In the rural areas, when something happens cases are not investigated because they know the person accused of committing the violence
- Co. is so spread out that it takes too long for law enforcement to respond
- People don't talk about domestic violence
- Higher up economic ladder it occurs
- It's a big secret
- Lack of accountability
- Education – communication, values, shame basis, parenting-what is acceptable
- Lack of respect for women who fill traditional roles.
- Work 40 hours per week, wages are at poverty level
- Need more education
- What do you do to get your community involved
- What about a hotline
- There is no promotion for resources for Domestic Violence- no campaign
- Lived in Rhea Co. 6 years before I knew there was a battered women's shelter
- In Meigs – too few police for shift lack of accountability
- Stop the cycle of Domestic Violence-how do we teach and educate

Education

- Goals of teen to drop out of school and get GED
- Arts education – thankful for the Arts Council – achieved better arts in school system, started a children's museum with after school program
- Lack of funding eventually closed museum
- Theatre has been good, Bryan College has provided some things

- People who have the means, go to other communities for the arts
- Suggestion-Southeast Development District Arts Program
- Is there any follow-up of high school drop outs that catch them before they get married, have children
- In Meigs Co, all kids who don't do well are put in same class together along with mental disability students
- Rhea Co – Judge McKenzie has done a pretty good job of forcing kids to stay in school – if you don't complete school they don't get a drivers license
- Alternative education programs – career center brought in GED instructors
- Communities and Employers need to send a message that they will not support drop-outs
- Employers need to require and high school diploma
- Mindset-said by a commissioner – I don't know why I am spending more money on your library, I have a sixth grade education, I have been successful-no political support
- Fought for last 5 years to get a program to prepare high school students financially. No concepts on what it costs to live
- “Reality Check” / “In Charge” – Financial programs – kindergarten through college
- Adults need this class if they have missed the opportunity in school
- No age limit on FASA/Pell grant
- Comments on literacy-there is a problem people don't know how to access information
- Dolly Pardon books from birth-less than 50% participation

Self-esteem

- Lack of understanding from women to other women
- No female on county commission-council
- Disrespect for a role/clerk is traditionally a women's job
- Women need to respect each other and ourselves
- More power numbers
- We need to bond together

Mental Illness

- How do people find the resources for depression, bi-polar disorder

Bledsoe/Sequatchie

Employment/Off-Ramping

- What to do for women that don't start career until 40's
- Didn't work, raised children, now on own
- What about women whose husband's have worked, have retirement funds/401k, women have no equivalent for raising a family and taking care of a household
- At an early age, must let girls know they are on a level playing field
- Example of programs people may not know about Wilder Navy Scholarship and/or WOTC – Work Opportunity Tax Credit – federal program – need to add a program category for “on-ramping” women for a tax credit

Education

- Educators need to instill early
- Got to break the cycle-75% graduate from high school and go immediately into the workforce
- Need to teach girls about sexual discrimination so they can recognize in school and at their jobs.
- Need to teach how to dress for success – how to interview
- Mock interviews – right and wrong way
- It starts at home-but no one is home to teach children right from wrong
- People in the area don't want to drive to places like to Chattanooga to receive post-secondary education. They don't have the time to work and jungle a family.
- Feel there are very limited opportunities
- Self esteem is low
- Too much pressure in schools for testing scores, teachers don't have time for other things
- Need to look at new marketing for 4-H to juniors/seniors – after school and Saturdays
- Need right teachers at right age levels
- Hope scholarship availability – how many know about it
- A lot of services are well-kept secrets
- SETHRA has so many programs but they keep it “well hidden”
- How do we get the information to the agencies
 - Flyers at the post office on check day
 - Local radio stations
 - Newspaper
 - Chamber
 - Health Dept.
 - Grocery Store
- There are programs for early education – they need to continue through high school.
- SOAR – great program
- Parents don't have memory of good experiences at school so they have an aversion to coming to the school. Don't like coming to PTA meetings.
- Suggest the lottery use some market dollars to get message out about their programs – those programs related to the adult market.

Self-Esteem

- Again starts early
- Self-esteem will help with success in relationships in school
- Parents don't want kids to succeed more than they did
- Individuals need to help with self-esteem.
- Many girls are not successful in relationships in school – low self-esteem leading to teen pregnancy and multiple fathers.
- They just want something to love

Transportation

- Is an issue to get kids to programs
- SOAR program worked because it was 3-5 – parents could pick up after work

Drugs/Meth

- So many children are in the homes where meth is being made.
- 5 year old waters marijuana plants in bathtub
- 4 year old knows what a meth lab looks like
- education early is key
- Publicize the 1-800 # to report meth labs
- Cost of healthcare going up due to burn cases from meth labs according to Vanderbilt

Parenting/Childcare

- Child care \$55-1 \$110 for 2
- Minimum wage is 160/week
- How can you afford childcare
- Not enough money to have children in childcare and work.
- Need incentives for less expensive childcare
- System rewards one not to work
- Can the state come up with a liability program for manufacturers to provide childcare
- Before and After school care
- No YMCA in the area
- Have a different set of problems in their communities compared to metro areas.
Don't have the same problems in Chattanooga that they face in their area

Money

- Credit cards – legal limits, not being able to send information to someone until they are a certain age. For example – high school seniors are being sent a credit card, don't know how to manage.

Legal Issues

- How can you find out ratings on lawyers
- What happens to retirement and insurance when a company goes bankrupt. How does one find out legal rights
- Women need to know their rights
- Sexual harassment is an issue

Political – from Jane Powers

- Run for office
- Help with campaigns
- Contribute to campaign, as little or as much as you can, consider contributing the cost of a pair of shoes